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Canada Mortgage
and Housing Corporation

Société canadienne
d'hypothèques et de logement

1983 YEAR-END REVIEW

TORONTO OFFICE

Canada



AN INTRODUCTION TO CMHC

Canada Mortgage and Housing Corporation (CMHC) is the federal government's housing agency, charged with the administration of the National Housing Act. It is a Crown Corporation with a Board of Directors reporting to a Minister responsible to Parliament. CMHC is one of the largest financial institutions in Canada but at the same time it has extensive department-like responsibilities in the administration of grants, contributions and subsidies, and in the provision of policy advice to government on housing and related matters.

In its role as a financial institution, the Corporation's primary function is that of a mortgage insurer. It continues, however, to make direct mortgage loans, as a residual lender, with funds borrowed from the government. The Corporation also administers a \$10 billion plus portfolio of loans and investments, as well as over 5,000 dwelling units owned by the Corporation in addition to the assets of the Mortgage Insurance Fund.

In its departmental role, the Corporation is responsible for grants, contributions and subsidies amounting to just over \$1 billion a year, directed to: the pursuit of social housing goals; the rehabilitation and conservation of housing stock; community improvement; research, development and demonstration; and the dissemination of information.

MAKING CANADA A BETTER PLACE TO LIVE!

FOREWORD

Over the years, the housing programs and policies of the Government of Canada have contributed substantially to the social and economic well being of Canadians.

Federal investments have helped Canadians in all walks of life, particularly the elderly, the handicapped and low-income families, to gain access to safe, decent, accommodation. At the same time, housing has been an effective instrument for providing economic stimulation and creating jobs. In the months ahead, I expect that house construction will play a major role in government plans for national economic recovery.

This review was prepared by Canada Mortgage and Housing Corporation. It is a summary of activity undertaken in the area served by the Corporation's Toronto Office and is intended to show the extent to which the Government of Canada is involved in the improvement of local housing and living conditions.

Roméo LeBlanc
Minister

AVANT-PROPOS

Au fil des ans, les programmes et lignes de conduite du gouvernement du Canada en matière d'habitation, ont considérablement contribué au bien-être social et économique des Canadiens.

Les fonds fédéraux ont aidé les Canadiens de tous les milieux - en particulier, les personnes âgées, les handicapés et les familles à faible revenu - à trouver des logements convenables, qui répondent aux normes de sécurité. Par la même occasion, le secteur de l'habitation s'est révélé un moyen efficace de stimuler l'économie et de créer des emplois. Au cours des prochains mois, je m'attends que la construction résidentielle joue un rôle clé dans les plans du gouvernement concernant la reprise économique à l'échelle nationale.

Le présent rapport a été rédigé par la Société canadienne d'hypothèques et de logement. On y trouve le résumé des activités entreprises dans la région desservie par le bureau de la Société à Toronto. Il permet aussi de voir dans quelle mesure le gouvernement du Canada participe à l'amélioration de l'habitation et du cadre de vie au niveau local.

Roméo LeBlanc
ministre

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PERSPECTIVE ON ONTARIO

At the outset of 1983, as Canadians looked for confirmation that recessionary times were behind them, the federal housing minister predicted that housing programs would play a major role in government plans for national economic recovery. A year later, the mounting strength of that recovery is a source of satisfaction to the staff of Canada's housing agency who have delivered those programs.

The groundwork for the role of housing in economic recovery was laid over a period of months beginning in November of 1981. Between that time and mid-1983, the federal government, through Canada Mortgage and Housing Corporation, channelled over \$1.5 billion nationally (additional to CMHC's regular annual budget of almost \$2 billion) into short-term stimulus programs focussed on homeownership and home renovation, as well as into rental construction in low-vacancy markets.

The tangible evidence of these initiatives in Ontario is particularly dramatic. By the close of 1983, the Canadian Homeownership Stimulation Program (CHOSP), begun in 1982, had encouraged a total of 86 209 new and existing home purchases by Ontario residents, representing federal grants of more than \$258 million. A tally of Canada Home Renovation Plan (CHRP) activity reveals \$72.8 million dedicated to the improvement of Ontario homes since the program was announced in March of 1982. Additionally, the Canada Rental Supply Plan (CRSP) aided 4 233 units of needed rental accommodation by investing \$42.75 million in interest-free loans to builders.

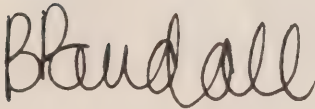
The dollars themselves testify to a significant federal commitment to housing. Even more important, however, is the dynamic impact of those dollars at work in the marketplace. Short-term programs helped reduce the depth of the economic recession by spurring recovery; they built public optimism that extended beyond home buying and into industries producing white goods and other consumer durables, thereby revitalizing production and stabilizing employment. Indications are that the Home Renovation Plan alone generated some 14 500 jobs in Ontario. The Rental Supply initiative not only eased apartment vacancies in areas where the situation was critical but made provision for rent supplement units and housing suitable to the needs of disabled occupants. Our social housing programs as well contributed substantially to the welcome economic turnaround by placing an emphasis on new construction.

However, the federal and corporate concern for economic stimulus in no way diminished achievement of our traditional social housing goals to address need in communities everywhere among low and modest income families, senior citizens and Ontarians having a variety of special accommodation requirements. Aided by federal programs, private and co-operative non-profit housing organizations brought on stream 5 215 subsidized units; another 1 845 units were made available to the Province of Ontario for municipal non-profit projects, along with 315 units for rent supplement purposes. At mid-year, an additional 2 500 unit allocation for co-ops and private non-profits was made nationally by the government in specific response to an affordability problem intensified by the recession. Ontario's share included units for group homes, women in crisis and hostels, reflecting the high priority given to demonstrated need.

Federal support for improving the living conditions of native Canadians was evidenced in a 75 per cent share of capital and subsidy costs for rural and native housing. A sustained interest in preserving existing housing, especially at lower income levels, generated 26.5 million capital and forgiveness dollars for Residential Rehabilitation Assistance (RRAP) provisions directed to urban and rural homeowners, landlords and natives on reserve.

From a business standpoint, 1983 produced the third largest volume of mortgage loan insurance in corporation history. In Ontario terms, that meant the underwriting of 69 310 units of new and existing homeowner and rental units. And it meant sound underwriting, based on a flexible premium structure that reflects real risk and decisions to insure that are geared to avoiding future claims. Real estate achievements further contributed to an improved financial position for the Mortgage Insurance Fund, reducing the Ontario portfolio by half with sales of 6 560 singles, multiples and condominiums valued at \$190 million.

Builders, lenders, the real estate community, other governments and private citizens all have derived benefit in 1983 from federal programs based on a concern for the physical and social quality of Canadian living. Recurring throughout has been a vigorous theme of making things happen, getting people involved. CMHC, as Canada's Housing Agency, played a major role in implementing those federal programs and attaining both economic and social benefits for Ontarians.

A handwritten signature in dark ink, appearing to read "B.A. Randall". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

B.A. Randall
General Manager
Ontario Region

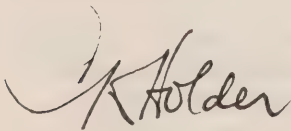
LETTER FROM THE MANAGER TORONTO BRANCH

On behalf of Canada Mortgage and Housing Corporation, I am pleased to provide you with a copy of our annual year-end review for the Toronto Branch. This Review is designed to give you an understanding of the nature and scope of activities of the Corporation within the territory covered by the Toronto Branch. This includes all of Metropolitan Toronto and most of York Region. To our west, north and east are the Mississauga, Barrie and Oshawa offices respectively. An address list of these and other CMHC offices is included at the end of the review.

As you will see from the enclosed material, the Toronto Branch was extremely busy in all aspects of its activity. Mortgage insurance commitments were up over 200%, while approvals for social housing reached over 3 000 units. During the first half of the year, the office was extremely active in the provision of assistance under the Canada Home Ownership and Canada Home Renovation Programs. CMHC's real estate portfolio continues to fall. At year-end the Corporation's inventory consisted of only 292 units, down from 460 units at the beginning of 1983.

I hope the information contained in this Review will be of interest and use to you. If I can be of further assistance in explaining any aspect of CMHC programs or policy, please do not hesitate to call.

Yours sincerely,

A handwritten signature in dark ink, appearing to read 'C.K. Holder', with a stylized, flowing script.

C.K. Holder
Branch Manager

TORONTO OFFICE OVERVIEW

Total housing activity in Toronto increased dramatically in 1983, with starts in the Census Metropolitan area increasing by 33% from their depressed level in 1982. It was the construction of single detached units that showed the most dramatic increase with starts reaching 15 153 - the highest level ever achieved since records were started in 1957. A large part of the explanation for this excellent performance was the Canadian Home Ownership Program. Approximately one half of the purchasers of new homes were encouraged by the availability of a \$3 000 grant to buy a house in 1983. The construction industry, in turn, was a major driving force in the recovery of the Canadian economy during 1983.

A second major factor behind the recovery of the housing market was the Canada Rental Supply Program (CRSP). The Toronto Branch, whose territory includes Metropolitan Toronto and all of York Region, approved interest-free loans of over \$20 m to encourage the construction of 1 569 more rental units. Construction on most of these projects will begin in early 1984. As well, the Toronto Branch office provided, in 1983, commitments for the construction of more than 3 000 units of social housing to provide shelter for lower income groups of the population.

CMHC's Toronto Branch was also very busy in the area of home renovations. Through its two subsidy programs, the Residential Rehabilitation Assistance Program (RRAP) and the Canada Home Renovation Program (CHRP), CMHC assisted almost 7 000 households to repair their homes.

Apart from its subsidy programs, CMHC is also a principal insurer of mortgages. In this line of activity, the Toronto Branch in 1983 was extremely active, providing insurance for almost 9 000 housing units -- a threefold increase over activity levels in 1982.

HIGHLIGHTS OF 1983 ACTIVITY

<u>Program Area</u>	<u>1983 Units/Beds</u>	<u>1982 Units/Beds</u>	<u>Per cent Change</u>
Special Stimulation Programs			
Canada Home Ownership Stimulation(CHOSP)	9 265	12 876	-28%
Canada Home Renovation (CHRP)	6 643	2 484	+167%
Canada Rental Supply (CRSP)	1 569	1 969	-20%
Total	17 477	17 329	+1%
Ongoing Programs			
Market Housing Insurance	8 985	2 813	+219%
Social Housing (56.1)	3 126	2 602	+20%
Rehabilitation (RRAP)	308	2 033	-85%
Total	12 419	7 448	+66%
GRAND TOTAL	29 896	24 777	+21%

A more detailed description of how federal programs under the National Housing Act have combined to finance the purchase or rehabilitation of housing in Toronto is highlighted in the following pages. Our Real Estate activities in the year are also summarized for your perusal.

MARKET HOUSING SUPPORT

In 1983 the Toronto Office experienced the largest upsurge in mortgage loan insurance activity in the past three years. 1983 activity tripled 1982 volumes of undertakings-to-insure and doubled 1981 volumes. The largest increase occurred in the insurance of homeowner loans which reached over 5 000 as compared to approximately 2 800 in 1982 and 1 400 in 1981.

Undertakings-to-Insure for new and existing rental multiple projects were also up sharply from previous year levels.

SUMMARY OF COMMITMENTS, MARKET HOUSING Units

Type	1983			1982			% Change Total
	New	Existing	Total	New	Existing	Total	
Market Lending Direct	0	7	7	0	18	18	-61%
Market Lending Insured							
- Home Owner	275	4 909	5 184	729	1 719	2 448	+112%
- Rental	2 610	1 184	3 794	58	289	347	+993%
Total	2 885	6 100	8 985	787	2 026	2 813	+219%

During 1983, five projects containing 1 569 units received initial approval under the Canada Rental Supply Program (CRSP). When added to the 1982 total of 1 969 units, this brings total Toronto Branch approvals under the program to over 3 500 or more than 15% of Canada's total approvals.

Under the CRSP program, builders received a 15 year interest-free loan to help bridge the gap between current market rents and the economic rents needed for financial viability. In the Toronto area these loans varied from \$12,000 to \$15,000 per unit, depending on location, housing form and rent level.

Under the Canada Homeownership Stimulation Program (CHOSP), 9 265 households received approval of \$3 000 grants to assist with the purchase of homes. This very popular program was terminated on May 6, 1983, when funds for the program were exhausted. When added to the total approved in 1982, over 22 000 households in the Toronto Branch area were assisted under this program.

RESIDENTIAL RENOVATION

The Canadian Home Renovation Program (CHRP) was also popular with Toronto homeowners. Over 6 500 households received approval of grants to assist with the renovation of their homes during the year, for a total of \$10.7M in grants. This program was terminated on July 12, 1983. When added to 1982 activity, over 9 000 households received \$14.9M in grants.

Loans and grants under the Residential Rehabilitation Assistance Program (RRAP) helped in the repair and improvement of 308 units, of which 64 were for the disabled. The decline from the high 1982 figures was due partly to the availability of alternative assistance through CHRP, and partly to the emphasis under the non-profit program on new construction.

SUMMARY OF COMMITMENTS, RRAP
Units/Beds

Program Type	<u>1983</u>	<u>1982</u>
Direct Loans for Disabled	64	22
Home Owner	130	329
Landlord	55	494
Non-Profit and Co-op	57	1 188
Rural and Native	<u>2</u>	<u>1</u>
	308	2 034

ASSISTED HOUSING

Strong demand for subsidy assistance under the Social Housing Programs continued throughout 1983. Federal assistance, provided to non-profit and non-profit co-operative housing corporations under the authority of Section 56.1 of the National Housing Act, involves annual contributions, which can effectively reduce mortgage interest rates to as low as two per cent, over the 35 year amortization period. Project rents are established at the low-end-of-market with a portion of subsidy dollars applied on a rent-geared-to-income basis (usually 15-25 percent of the units). Other assistance available to private non-profit and co-operative groups includes: start-up funds in the form of interest-free repayable loans, to assist in covering initial proposal development expenses; and forgivable loans under the Residential Rehabilitation Assistance Program for the rehabilitation of existing properties.

The popularity of the programs resulted in a waiting list of approximately 150 applications, requesting subsidy assistance for more than 14 000 units. Given a budget of only 3 000 units, applications represented almost five years of activity. As a result, application selection criteria, which had initially been established in 1982, were updated to ensure an objective and fair selection of proposals, with priority given to family housing, areas of highest need and new construction.

In 1983, 2 238 units were approved for private non-profit and co-operative housing. As well 886 units of municipal non-profit housing were approved for a total of just over 3 000 units.

38 projects were funded, primarily family and senior housing projects located in neighbourhoods identified as having a high need for affordable rental accommodation. One project was a seniors facility which contained a 120-bed nursing home, and a second project was a 77-bed home to provide stable long-term accommodation for economically disadvantaged singles. A list of projects committed can be found in Table 6, at the end of this Report.

SUMMARY OF COMMITMENTS, Assisted Housing
Units/Beds

	1983			1982			% Change
	New	Existing	Total	New	Existing	Total	Total
Municipal Non-Profit	762	124	886	799	0	799	+11%
Private Non-Profit	991	15	1 006	581	112	693	+45%
Co-op Non-Profit	1 180	52	1 232	921	188	1 109	+11%
Rural and Native	0	2	2	0	1	1	-
Total	2 933	193	3 126	2 301	301	2 602	+20%

By client group, three-quarters of all approvals were for family accommodation.

Family	-	2 373
Seniors	-	625
Special Purpose	-	128
		3 126

REAL ESTATE

The trend established in 1981, toward market acceptance of lower priced condominium units, continued in 1983. The fewer number of sales accomplished by Canada Mortgage and Housing Corporation in 1983 was simply a result of having fewer units for sale than in previous years.

SUMMARY OF REAL ESTATE ACTIVITY
UNITS

	1983	1982	1981	Per cent Change 1982-83
Inventory, beginning of year	460	1 073	1 309	-57%
Acquisitions, during year	270*	80	556	+238%
Sales, closed during year	438*	693	802	-37%
Inventory, at end of year	292**	460	1 073	-37%

* These figures include the 152 multiple units, which were acquired and immediately resold in 1983.

** This figure does not include the 1 203 rental units owned and managed by the Corporation.

At the beginning of 1983, excluding a number of projects which the Corporation built several years ago and continues to manage as residential rental, the Toronto Office portfolio consisted of 460 units. The Toronto Office also managed 1 203 rental units throughout most of 1983. Although acquisitions remained low, there was an increase over 1982. In 1983, 118 single as well as 152 multiple units were acquired. As highlighted below, this activity represents a further reduction in the active stock of re-sale units administered by the Toronto Office at year end.

Our sales success is due in large part to the assistance given to us by Toronto area brokers and agents, as well as the Toronto Real Estate Board, and to them we extend our thanks and appreciation.

STATISTICAL
SUMMARY
OF
ACTIVITY
TORONTO OFFICE

TABLE 1A: SUMMARY OF STARTS BY SOURCE OF FINANCING (in units)

	1980	1981	1982	1983
NHA Activity				
Direct Loans - Social Housing	375	-	-	-
- Market Housing	-	-	-	-
Insured Loans - Market Assisted	1,822	2,103	4,143	3,968
- Insured Only	2,831	749	1,461	839
TOTAL NHA	5,028	2,852	5,604	4,807
CONVENTIONAL AND OTHER	8,019	11,836	6,160	10,609
TOTAL	13,047	14,688	11,764	15,416

Table 1-B

SUPPLY OF NEW HOUSING BY MARKET AREA, 1983

Toronto Branch

		OWNERSHIP				
		FREEHOLD			CONDOMINIUM	
		SINGLE	DOUBLE	ROW	ROW	APT
ETOBICOKE	- STARTS	235	12	-	14	266
	- UNDER CONSTRUCTION	58	2	-	-	-
	- COMPLETIONS	453	12	-	14	18
	- SUPPLY	125	11	-	-	30
	- ABSORBED	533	42	-	16	24
EAST YORK	- STARTS	17	2	-	-	-
	- UNDER CONSTRUCTION	4	2	-	-	-
	- COMPLETIONS	17	2	-	-	-
	- SUPPLY	6	4	-	-	-
	- ABSORBED	20	2	-	-	-
NORTH YORK	- STARTS	240	82	17	-	396
	- UNDER CONSTRUCTION	107	-	17	-	721
	- COMPLETIONS	190	90	-	-	291
	- SUPPLY	220	12	17	3	965
	- ABSORBED	156	112	-	5	455
SCARBOROUGH	- STARTS	2974	4	8	-	-
	- UNDER CONSTRUCTION	898	2	-	-	-
	- COMPLETIONS	2871	18	11	-	857
	- SUPPLY	1073	6	23	-	377
	- ABSORBED	2847	18	16	4	504
TORONTO	- STARTS	78	44	36	-	264
	- UNDER CONSTRUCTION	37	24	14	-	326
	- COMPLETIONS	56	32	25	-	526
	- SUPPLY	80	61	80	12	1042
	- ABSORBED	68	69	75	40	675
YORK CITY	- STARTS	15	20	-	-	-
	- UNDER CONSTRUCTION	10	24	-	-	-
	- COMPLETIONS	10	18	-	-	-
	- SUPPLY	20	30	15	-	-
	- ABSORBED	12	43	-	-	14

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

		RENTAL		ASSISTED PRIVATE		ASSISTED PUBLIC		TOTAL
		ROW	APT	ROW	APT	ROW	APT	
ETOBICOKE	- STARTS	-	-	-	127	-	416	1070
	- UNDER CONSTRUCTION	-	266	-	127	-	416	869
	- COMPLETIONS	-	-	-	-	-	-	497
	- SUPPLY	-	266	-	127	-	416	975
	- ABSORBED	-	72	-	95	-	-	782
EAST YORK	- STARTS	-	-	-	-	-	-	19
	- UNDER CONSTRUCTION	-	-	-	-	-	-	6
	- COMPLETIONS	-	-	-	131	-	-	150
	- SUPPLY	-	-	-	-	-	-	10
	- ABSORBED	-	-	-	131	-	-	153
NORTH YORK	- STARTS	-	437	-	90	-	-	1262
	- UNDER CONSTRUCTION	-	437	-	90	-	176	1548
	- COMPLETIONS	24	665	-	529	-	181	1970
	- SUPPLY	-	1105	47	90	-	176	2635
	- ABSORBED	28	282	-	529	-	181	1748
SCARBOROUGH	- STARTS	19	902	239	393	-	-	4539
	- UNDER CONSTRUCTION	19	453	94	341	-	-	1807
	- COMPLETIONS	30	689	250	465	165	-	5356
	- SUPPLY	19	834	157	341	-	-	2830
	- ABSORBED	30	599	250	465	165	-	4898
TORONTO	- STARTS	-	1362	6	275	40	513	2618
	- UNDER CONSTRUCTION	-	1240	-	194	-	657	2492
	- COMPLETIONS	8	346	24	639	78	700	2434
	- SUPPLY	-	1565	-	343	-	758	3941
	- ABSORBED	29	304	24	639	78	700	2701
YORK CITY	- STARTS	-	-	-	-	-	-	35
	- UNDER CONSTRUCTION	-	-	-	-	-	-	34
	- COMPLETIONS	-	-	-	272	-	306	606
	- SUPPLY	-	-	-	-	-	-	65
	- ABSORBED	-	40	-	272	-	306	687

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

		OWNERSHIP				
		FREEHOLD			CONDOMINIUM	
		SINGLE	DOUBLE	ROW	ROW	APT
METRO TORONTO	- STARTS	3559	164	61	14	926
	- UNDER CONSTRUCTION	1114	54	31	-	1047
	- COMPLETIONS	3597	172	36	14	1692
	- SUPPLY	1524	124	135	15	2414
	- ABSORBED	3636	286	91	65	1672
MARKHAM	- STARTS	2484	16	12	-	-
	- UNDER CONSTRUCTION	876	-	8	-	-
	- COMPLETIONS	2403	6	-	-	-
	- SUPPLY	968	16	8	-	-
	- ABSORBED	2433	32	-	-	-
VAUGHAN	- STARTS	1419	10	-	-	-
	- UNDER CONSTRUCTION	583	10	-	-	-
	- COMPLETIONS	1328	-	14	-	-
	- SUPPLY	779	12	-	-	-
	- ABSORBED	1448	3	14	-	-
REST OF YORK REGION	- STARTS	1493	2	-	-	40
	- UNDER CONSTRUCTION	500	-	-	-	-
	- COMPLETIONS	1309	4	-	-	-
	- SUPPLY	669	1	-	-	-
	- ABSORBED	1327	4	-	-	40
TORONTO BRANCH AREA	- STARTS	8955	192	73	14	966
	- UNDER CONSTRUCTION	3073	64	39	-	1047
	- COMPLETIONS	8637	182	50	14	1692
	- SUPPLY	3940	153	143	15	2414
	- ABSORBED	8844	325	105	65	1712

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

		RENTAL		ASSISTED PRIVATE		ASSISTED PUBLIC		TOTAL
		ROW	APT	ROW	APT	ROW	APT	
METRO TORONTO	- STARTS	19	2701	245	885	40	929	9543
	- UNDER CONSTRUCTION	19	2396	94	752	-	1249	6756
	- COMPLETIONS	62	1700	274	2036	243	1187	11013
	- SUPPLY	19	3770	204	901	-	1350	10456
	- ABSORBED	87	1297	274	2131	243	1187	10969
MARKHAM	- STARTS	64	-	-	-	-	-	2576
	- UNDER CONSTRUCTION	-	-	-	-	-	-	884
	- COMPLETIONS	227	-	-	-	-	-	2636
	- SUPPLY	9	-	42	39	-	-	1082
	- ABSORBED	218	-	-	-	-	-	2683
VAUGHAN	- STARTS	-	-	288	-	-	-	1717
	- UNDER CONSTRUCTION	-	-	288	-	-	-	881
	- COMPLETIONS	-	-	-	-	-	-	1342
	- SUPPLY	-	-	288	-	-	-	1079
	- ABSORBED	45	-	-	-	-	-	1510
REST OF YORK REGION	- STARTS	-	45	-	-	-	-	1580
	- UNDER CONSTRUCTION	-	42	-	-	-	-	542
	- COMPLETIONS	-	21	-	-	-	-	1334
	- SUPPLY	-	151	55	-	-	-	876
	- ABSORBED	-	21	-	-	-	-	1392
TORONTO BRANCH AREA	- STARTS	83	2746	533	885	40	929	15416
	- UNDER CONSTRUCTION	19	2438	382	752	-	1249	9063
	- COMPLETIONS	289	1721	274	2036	243	1187	16325
	- SUPPLY	28	3921	589	940	-	1350	13493
	- ABSORBED	350	1318	274	2131	243	1187	16554

- Under Construction -- as of December 31, 1983

- Supply -- the sum of permits, under construction, and completed and unoccupied as of December 31, 1983

- Absorbed -- units rented or sold during the year

Table 1-C
Housing Starts
Toronto Census Metropolitan Area
1957 - 83

<u>Year</u>	<u>Single</u>	<u>Semi</u>	<u>Row</u>	<u>Apt</u>	<u>Total</u>
1957	7817	1674	-	8064	17555
1958	10265	1662	-	12877	24804
1959	6957	1607	-	10304	18868
1960	4201	1410	79	8582	14272
1961	4300	1595	136	11619	17650
1962	5827	1852	843	8024	16546
1963	7947	2490	1350	11636	23423
1964	8014	2392	1704	16700	28810
1965	7101	1985	2289	21131	32506
1966	7246	1732	1646	11531	22155
1967	6789	2067	1970	21212	32038
1968	5555	1745	2280	28195	37775
1969	5782	2535	1838	21719	31874
1970	3249	1862	1906	23504	30521
1971	6245	3510	2218	21190	33163
1972	9101	5484	3537	20573	38695
1973	8039	3857	5927	19874	37697
1974	5928	2552	4071	16847	29398
1975	7210	3598	4744	10777	26329
1976	6216	2205	7462	9672	25555
1977	5472	4086	6081	12279	27918
1978	6257	2900	4401	12493	26051
1979	7421	4873	3070	6022	21386
1980	7547	3194	2279	7184	20204
1981	12543	3398	2455	7737	26133
1982	8762	798	1531	7973	19064
1983	15153	294	1054	8770	25271

Toronto Census Metropolitan Area includes Metropolitan Toronto, most of York Region, Ajax, Pickering, Mississauga, Brampton, Oakville and Caledon. Only Metropolitan Toronto and York Region are in the office area of the Toronto Branch.

TABLE 2: Commitments Under the NHA in 1983

Market Area	Market Housing				
	Direct Lending		Insured Units**		Home Ownership Assistance Grants
	H.O.	Rental	H.O.	Rental	
Toronto C.					
New	0	0	88	1162	264
Existing	1	0	1319	261	1093
TOTAL	1	0	1407	1423	1357
Etobicoke					
New	0	0	1	0	348
Existing	4	0	527	108	296
TOTAL	4	0	528	108	644
Scarborough					
New	0	0	107	860	2446
Existing	0	0	1513	443**	415
TOTAL	0	0	1620	1303	2861
York C.					
New	0	0	1	0	6
Existing	0	0	13	0	13
TOTAL	0	0	14	0	19
East York					
New	0	0	0	0	0
Existing	0	0	64	0	36
TOTAL	0	0	64	0	36
North York					
New	0	0	1	437	248
Existing	0	0	533	170**	452
TOTAL	0	0	534	607	700
Metropolitan Toronto					
New	0	0	198	2459	3312
Existing	5	0	3969	982	2305
TOTAL	5	0	4167	3441	5617
Aurora					
New	0	0	1	109	64
Existing	0	0	54	0	24
TOTAL	0	0	55	109	88

** Includes Nursing Home Beds.

TABLE 2: Commitments Under the NHA in 1983, continued

Market Area	Social Housing				Total	
	Non-Profit Housing			Rural & Native	Units / Bed	
	Municipal*	Private	Co-op			
Toronto C.						
New	354	608	315	0	2791	0
Existing	71	15	3	0	2763	0
TOTAL	425	623	318	0	5554	0
Etobicoke						
New	417	0	127	0	893	0
Existing	0	0	0	0	935	0
TOTAL	417	0	127	0	1828	0
Scarborough						
New	0	247	211	0	3871	0
Existing	0	0	0	0	2007	364
TOTAL	0	247	211	0	5878	364
York C.						
New	0	0	0	0	7	0
Existing	0	0	0	0	26	0
TOTAL	0	0	0	0	33	0
East York						
New	0	0	0	0	0	0
Existing	0	0	0	0	100	0
TOTAL	0	0	0	0	100	0
North York						
New	0	36	137	0	859	0
Existing	0	0	49	0	1034	170
TOTAL	0	36	186	0	1893	170
Metropolitan Toronto						
New	771	891	790	0	8421	0
Existing	71	15	52	0	6865	534
TOTAL	842	906	842	0	15286	534
Aurora						
New	0	0	0	0	174	0
Existing	0	0	0	0	78	0
TOTAL	0	0	0	0	252	0

* Includes provincial activity under 56.1, 44.1(a)

TABLE 2: Commitments Under the NHA in 1983

Market Area	Market Housing				
	Direct Lending		Insured Units**		Home Ownership
	H.O.	Rental	H.O.	Rental	Assistance Grants
Markham					
New	0	0	64	0	1481
Existing	0	0	240	0	54
TOTAL	0	0	304	0	1535
Newmarket					
New	0	0	0	0	193
Existing	0	0	193	0	26
TOTAL	0	0	193	0	219
Richmond Hill					
New	0	0	7	0	300
Existing	0	0	96	202**	39
TOTAL	0	0	103	202	339
Vaughan					
New	0	0	0	0	853
Existing	0	0	11	0	40
TOTAL	0	0	11	0	893
Other Areas					
New	0	0	4	42	461
Existing	2	0	433	0	113
TOTAL	2	0	437	42	574
York Region					
New	0	0	76	151	3352
Existing	2	0	1027	202**	296
SUB TOTAL	2	0	1103	353	3648
TOTAL OFFICE					
New	0	0	274	2610	6664
Existing	7	0	4996	1184**	2601
TOTAL	7	0	5270	3794	9265

H.O. is homeowner and includes condominium.

** Includes nursing home beds

TABLE 2: Commitments Under the NHA in 1983, continued

Market Area	Social Housing				Total	
	Non-Profit Housing			Rural & Native	Units / Bed	
	Municipal*	Private	Co-op			
Markham						
New	0	0	81	0	1626	0
Existing	0	0	0	0	294	0
TOTAL	0	0	81	0	1920	0
Newmarket						
New	0	0	0	0	193	0
Existing	0	0	0	0	219	0
TOTAL	0	0	0	0	412	0
Richmond Hill						
New	0	0	55	0	362	0
Existing	0	0	0	0	135	202
TOTAL	0	0	55	0	497	202
Vaughan						
New	0	100	254	0	1207	0
Existing	0	0	0	0	51	0
TOTAL	0	100	254	0	1258	0
Other Areas						
New	0	0	0	0	507	0
Existing	0	0	0	2	550	0
TOTAL	0	0	0	2	1057	0
York Region						
New	0	100	390	0	4069	0
Existing	0	0	0	2	1327	202
SUB TOTAL	0	100	390	2	5396	202
TOTAL OFFICE						
New	771	991	1180	0	12490	0
Existing	71	15	52	2	8192	736**
TOTAL	842	1006	1232	2	20682	736

H.O. is homeowner and includes condominium.

* Includes provincial activity under 56.1, 44.1(a)

** Includes nursing home and retirement beds as follows - 202 in Richmond Hill, 364 in Scarborough and 170 in North York

TABLE 3: Commitments Under Residential Rehabilitation Assistance Program in 1983

	Urban Areas *					RRAP Disabled		Non-Profit	
	Homeowner		Landlord		Beds	(Direct)		& Co-op	
	(\$000)	Units	(\$000)	Units		(\$000)	Units	(\$000)	Units
Toronto C.	229.4	34	10.4	3**	0	284.8	38	268.5	57
Etobicoke	0	0	0	0	0	11.8	3	0	0
Scarborough	0	0	0	0	0	58.3	9	0	0
York B.	0	0	0	0	0	0	0	0	0
East York	97.8	21	0	0	0	3.0	1	0	0
North York	90.4	60	44	52	0	66.8	9	0	0
Metro. Toronto	417.6	115	54.4	55	0	424.7	60	268.5	57
Aurora	0	0	0	0	0	0	0	0	0
E. Gwillimbury	9.9	4	0	0	0	5	1	0	0
King	0	0	0	0	0	0	0	0	0
Markham	0	0	0	0	0	6.0	1	0	0
Newmarket	0	0	0	0	0	0	0	0	0
Richmond Hill	26.6	4	0	0	0	18.3	2	0	0
Vaughan	0	0	0	0	0	0	0	0	0
Georgina Twsp.	34.3	7	0	0	0	0	0	0	0
Whit./Stouff.	0	0	0	0	0	0	0	0	0
York Region	70.8	15	0	0	0	29.3	4	0	0
TOTAL OFFICE	488.4	130	54.4	55	0	454.0	64	268.5	57

* Includes loans in NIP areas, specially designated areas, and designated rehabilitation areas.

** Includes 1 Landlord RRAP Disabled

TABLE 3: Commitments Under Residential Rehabilitation Assistance Program in 1983

	Rural & Native		Canada Home Renovation Plan		Total Commitments		
	(\$000)	Units	(\$000)	Units	(\$000)	Units	Beds
Toronto C.	0	0	4613	2596	5406.1	2728	0
Etobicoke	0	0	1397	1022	1408.8	1025	0
Scarborough	0	0	1793	1251	1851.3	1260	0
York B.	0	0	78	54	78.0	54	0
East York	0	0	144	81	244.8	103	0
North York	0	0	1548	1028	1749.2	1149	0
Metro. Toronto	0	0	9573	6032	10738.2	6319	0
Aurora	0	0	114	62	114.0	62	0
E. Gwillimbury	0	0	126	63	140.9	68	0
King	0	0	0	0	0.0	0	0
Markham	0	0	145	73	151.0	74	0
Newmarket	0	0	152	81	152.0	81	0
Richmond Hill	0	0	214	138	258.9	144	0
Vaughan	0	0	297	149	279.0	149	0
Georgina Twsp.	82.0	2	24	12	140.3	21	0
Whit./Stouff.	0	0	66	33	66.0	33	0
York Region	82.0	2	1138	611	1320.1	632	0
TOTAL OFFICE	82.0	2	10711.0	6643	12058.3	6951	0

TABLE 4: Real Estate Activity, 1983

	OWNERSHIP					RENTAL		TOTAL INVENTORY
	FREEHOLD			CONDOMINIUM				
	SINGLE	DOUBLE	ROW	ROW	APT			
Inventory January 1, 1983	5	7	-	18	430	6	174	460
Acquisitions, 1983	5	6	-	15	92			118
Sales Closed, 1983	8	7	-	22	249			286
Year End Inventory	5	3	1	10	273	1	44	292

TABLE 5: Project Commitments in 1983 - CRSP

North York	- Concorde Square	556 units
Etobicoke	- Dundas and Islington	558 units
Etobicoke	- 41st Street	175 units
Aurora	- Wellington Street	109 units
Richmond Hill	- Yonge Street	171 units
		<hr/>
		1 569 units

TABLE 6: Project Commitments in 1983 (Section 56.1)

Public Non-Profits

<u>Family</u>	<u>Units</u>	<u>N ew or E xisting</u>
Metropolitan Toronto Housing Company Ltd. Humberline Drive Etobicoke, Ontario	180	N
Metropolitan Toronto Housing Company Ltd. Islington/Finch Etobicoke, Ontario	237	N
City of Toronto Non-Profit Housing Corp. 320 Kingston Road Toronto, Ontario	36	N
City of Toronto Non-Profit Housing Corp. 430 Broadview Avenue Toronto, Ontario	15	E
City of Toronto Non-Profit Housing Corp. Newbold Avenue Toronto, Ontario	21	N
City of Toronto Non-Profit Housing Corp. 63 Mitchell Street Toronto, Ontario	3	N
City of Toronto Non-Profit Housing Corp. 145 Mutual Street Toronto, Ontario	145	N
City of Toronto Non-Profit Housing Corp. 426 Coxwell Avenue Toronto, Ontario	11	E
City of Toronto Non-Profit Housing Corp. 145 Elm Ridge Drive Toronto, Ontario	53	N
City of Toronto Non-Profit Housing Corp. 25 Elm Street Toronto, Ontario	101	N
City of Toronto Non-Profit Housing Corp. 11 Sullivan Street Toronto, Ontario	31	N
City of Toronto Non-Profit Housing Corp. 40 Queen Victoria Street Toronto, Ontario	9	E
TOTAL	807 N + 35 E = 842	

TABLE 6: Project Commitments in 1983 (Section 56.1)

Private Non-Profits

<u>Family</u>	<u>Units</u>	<u>N ew or E xisting</u>
Ridgeford Charitable Foundation Finch Avenue East/McCowan Road Scarborough, Ontario	247	N
Homes First Society 168 Jarvis Street Toronto, Ontario	77	N
New Spadina Garment Industry Corp. Eglinton/Jane	140	N
TOTAL 464 N - Family		

Seniors

Christie Street Seniors Residence Inc. 350 Christie Street Toronto, Ontario	326	N
Kristus Darzs Foundation 11290 Pine Valley Drive Woodbridge, Ontario	100	N
Heathercross Charitable Foundation Greenwood & Felstead Avenues Toronto, Ontario	65	N
TOTAL 491 N - Seniors		

Special Purpose

North York Women's Shelter Inc. 940-942 Sheppard Avenue West Willowdale, Ontario	26	N
Houselink Community Homes 207 Wineva Avenue Toronto, Ontario	5	E
Supportive Housing Coalition 100 Holmes Avenue Willowdale, Ontario	10	E
North York Homes for Disabled Clairtrell Road Willowdale, Ontario	10	E
TOTAL 36 N + 15 E = 51		

Totals 464 N(FAM) + 491 N(SRS) + 36 N/15E(Special Purpose) = 1006

TABLE 6: Project Commitments in 1983 (Section 56.1)

Co-operatives

<u>Family</u>	<u>Units</u>	<u>N ew-or E xisting</u>
Comfort Living Housing Co-operative Inc. 2719-2793 Islington Avenue Etobicoke, Ontario	127	N
Elm/St. Patrick Housing Co-operative Elm & St. Patrick Streets Toronto, Ontario	91	N
Eamon Park Housing Co-operative Dufferin Street & Avenue Thornhill, Ontario	136	N
Agincourt Housing Co-operative S/W Corner Sheppard Ave. E. & McCowan Avenue Scarborough, Ontario	52	N
Pioneer Co-operative Homes Inc. York Gate/Jane Street Downsview, Ontario	47	N
Oak Street Housing Co-operative Oak & River Streets Toronto, Ontario	149	N
Ramer's Wood Co-operative Homes Raymerville Drive/McCowan Road Markham, Ontario	81	N
Larry Sefton Co-operative Homes Inc. Sewells & McLevin Scarborough, Ontario	63	N
Parkfarm Co-operative Housing Co-op Cedar Avenue & Fox Run Crescent Richmond Hill, Ontario	55	N
Secul Housing Co-operative Bamburgh Circle & Passmore Avenue (Warden & Steeles Avenues) Scarborough, Ontario	94	N
Parkview House Co-operative Inc. Bathurst/Dewlane Drive Willowdale, Ontario	90	N

TABLE 6: Project Commitments in 1983 (Section 56.1)

Co-operatives

<u>Family</u>	Cont'd.	<u>Units</u>	<u>N ew or E xisting</u>
Trethewey Drive Co-operative Homes Inc. 572-594 Trethewey Drive Toronto, Ontario		49	E
Riverdale Co-operative Houses Inc. 62 Grant Street Toronto, Ontario		2	E
Innstead Co-operative 18 Athletic Avenue Toronto, Ontario		1	E
Hazelburn Co-operatives Homes of Toronto Inc. 78 Jarvis Street Toronto, Ontario		75	N
Crown Heights Co-operative Homes Inc. Bathurst/Steeles Avenue West Town of Vaughan, Ontario		118	N

TOTAL 1178 N + 52 E = 1230

CMHC LIST OF OFFICES

IN

ONTARIO REGION

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
BARRIE	G.P. Williams	(705) 728-4811	Civic Square Tower, Suite 701, 70 Collier Street, BARRIE, Ontario.	P.O. Box 578, BARRIE, Ontario L4M 4V1
HAMILTON	John Stacey	(416) 523-2451	Suite 202, 350 King Street East, HAMILTON, Ontario.	P.O. Box 56, HAMILTON, Ontario. L8N 3B1
KINGSTON	C. W. Pugsley	(613) 547-2457	Empire Life Bldg., Suite 402, 259 King Street East, KINGSTON, Ontario.	P.O. Box 730, KINGSTON, Ontario. K7L 4X6
KITCHENER	L.A. Williams	(519) 743-5264	Commerce House, Suite 680 50 Queen Street N., KITCHENER, Ontario	P.O. Box 2067, KITCHENER, Ontario. N2H 6K8
LONDON	C. W. Lusk	(519) 438-1731	4th Floor, 285 King Street, LONDON, Ontario.	P.O. Box 2845, LONDON, Ontario N6A 4H4
MISSISSAUGA	J.D. Ewart	(416) 272-1744	Atrium Building, Suite 670, 33 City Centre Drive, MISSISSAUGA, Ontario.	P.O. Box 4020, Station A, MISSISSAUGA, Ontario. L5A 3W8
NORTH BAY	Léon Levasseur	(705) 472-7750	593 Main Street East, NORTH BAY, Ontario.	P.O. Box 1260, NORTH BAY, ONTARIO P1B 8K5
ONT. REG. OFFICE				Same as Civic Address
General Manager	B.A. Randall	(416) 498-7300	Suite E222, 2255 Sheppard Ave. East,	
Dist.Mgr. (South)	R.D. Parkinson		WILLOWDALE, Ontario	
Dist.Mgr. (North)	J.E. Thompson		M2J 4Y1	

**CMHC LIST OF OFFICES
IN**

ONTARIO REGION

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
OSHAWA	G.B. Thompson	(416) 571-3200	Ste. 200, 2 Simcoe St. S., OSHAWA, Ontario.	P.O. Box 890, OSHAWA, Ontario. L1H 7N1
OTTAWA	W.J. Markey	(613) 225-6770	1500 Merivale Road, OTTAWA, Ontario.	P.O. Box 5050, Station F, OTTAWA, Ontario. K2C 3K5
PETERBOROUGH	D. R. Moulds	(705) 743-3584	251 Charlotte Street, PETERBOROUGH, Ontario.	P.O. Box 689. PETERBOROUGH, Ontario. K9J 6Z8
ST. CATHARINES	B. Hutchings	(416) 685-6521	50 William Street, ST. CATHARINES, Ontario.	P.O. Box 308, ST. CATHARINES, Ont. L2R 6T7
SAULT STE. MARIE	B.M. Burns	(705) 759-1116	Station Tower 2nd Floor, 421 Bay Street, SAULT STE. MARIE, Ontario.	P.O. Box 189, SAULT STE. MARIE, Ont. P6A 5L6
SUDBURY	Denis St. Onge	(705) 675-2206	Scotia Tower, Ste. 306, 30 Cedar Street, SUDBURY, Ontario.	P.O. Box 1300, SUDBURY, Ontario. P3E 4S7
THUNDER BAY	R.B. Fenlon	(807) 623-3496	West Arthur Place, Suite 302, 1265 Arthur Street, THUNDER BAY, Ontario.	P.O. Box 940, Station F, THUNDER BAY, Ontario. P7C 4X8
TORONTO	C. K. Holder	(416) 781-2451	650 Lawrence Ave. West, TORONTO, Ontario. M6A 1B2	Same as Civic Address
WINDSOR	D. R. Triebner	(519) 256-8221	Suite 303, 380 Ouellette Avenue, WINDSOR, Ontario. N9A 6X5	Same as Civic Address

**CMHC LIST OF OFFICES
IN
ONTARIO REGION**

OFFICES	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
CORNWALL	D. Pilon Administrator (613) 933-6225	502 Pitt Street, CORNWALL, Ontario. K6J 3R5	Same as Civic Address
KENORA	(Vacant) Administrator (807) 468-3464	Kenora Shoppers Mall Railway Street KENORA, Ontario.	P.O. Box 2860 KENORA, Ontario. P9N 3X8
OWEN SOUND	R.E. Vachon Resident Inspector (519) 376-1391	Owen Sound Professional Centre, Suite 20 945 Third Avenue, East OWEN SOUND, Ontario. N4K 2K8	Same as Civic Address
PEMBROKE	Gerald Evans Representative (613) 735-0669	2nd Floor, Provincial Bank Bldg., 79 Pembroke Street W., PEMBROKE, Ontario. K8A 5M5	Same as Civic Address
SARNIA	Doug Woodman Administrator (519) 344-1119 344-1110	Suite 603, Polysar Bldg., 201 Front Street N., SARNIA, ONTARIO. N7T 7T9	Same as Civic Address
TIMMINS	(Vacant) Administrator (705) 267-1112	37 Preston Street South, TIMMINS, Ontario. P4N 3M7	Same as Civic Address

CA1
MH45
- A56

**1984
Year-End Review
Toronto Office**



Canada Mortgage
and Housing Corporation

Société canadienne
d'hypothèques et de logement

Canada



1984 YEAR END REVIEW

TORONTO BRANCH

C.M.H.C.

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Ontario in '84

Throughout most of 1984, Ontarians enjoyed a continuation of the economic recovery which began in 1983 and which was spurred, in a significant way, by federal housing programs delivered through Canada Mortgage and Housing Corporation. Initially, the recovery was centered in major metropolitan areas, but as the year progressed, it spread to smaller cities, leaving only a few resource-based communities relatively unaffected by its impact.

Interest rates generally proceeded on a downward trend, except for a mid-year spike between May and July, which caused temporary apprehension within the building industry. On balance, however, the year has been punctuated by industry optimism and by a determination on the part of its members to search out solutions to their problems and to let the housing market work on its own.

Projections for an independent market notwithstanding, the federal and provincial governments agreed that the need was immediate to assist the construction of moderate-cost rental accommodation. The Canada/Ontario Rental Supply Plan was introduced, its capital and subsidy costs shared on a 50:50 basis by the two governments, its delivery in the hands of CMHC.

Public proposal calls were made in 36 communities having low vacancy rates and a demonstrated need for modest family housing. Qualifying developers were required to make submissions for specific numbers of rental units at identified monthly rents focused on the target market. Provisions were also made for geared-to-income occupants and disabled residents. Excellent response to this program resulted in a joint commitment by year-end of over \$29 million in interest-free loans to assist in the construction of 2 675 rental units.

Also during 1984, CMHC channeled some \$12.8 million federal housing dollars into rental apartment buildings committed previously under the Assisted Rental Program (ARP). This investment means that the units in question will not be lost to the rental market at a time when tight vacancy rates persist and unassisted new construction is minimal.

Of course, one cannot assess the total impact of federal contributions to rental accommodation without considering traditional social housing programs. In 1984, federal funds administered by CMHC aided private and co-operative non-profit housing organizations in Ontario to initiate 4 499 subsidized units, most of them new construction. Another 1 441 units were made available to the Province of Ontario for municipal non-profit projects, along with 739 units for rent supplement purposes. The thrust of these programs is to address province-wide need among low and modest income families, senior citizens and Ontarians having a variety of special accommodation requirements.

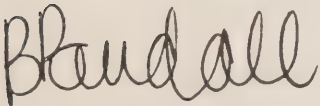
The year past saw renewed efforts by the federal and provincial governments, in consultation, to increase the number of families in these projects who could receive housing assistance geared to their incomes. In addition, CMHC sought to refine project selection in its direct programs by issuing a September proposal call for development funding in 1985.

In late summer, the National Housing Act was amended to alter the Rural and Native Housing Program with a view to providing enhanced homeownership opportunities for very low income people in rural areas. In Ontario, federal support represents 75 per cent of capital and subsidy costs for this program. A sustained interest in preserving existing housing, especially at lower income levels, generated 23.7 million capital and forgiveness dollars for Residential Rehabilitation Assistance (RRAP) provisions directed to urban and rural homeowners, landlords and natives on reserve.

From a business standpoint, assisting the purchase of existing homes was the staple of CMHC's mortgage loan insurance activity during 1984 -- 37 074 units from a total of 53 545 units which encompassed both new and existing homeowner and rental categories. As in 1983, the emphasis was on sound underwriting decisions and flexible premiums structured to reflect real risk.

For the second year running, Ontario's real estate operation cut its portfolio in half. Sales accounted for 2 924 singles, multiples and condominiums valued at 93.3 million. A significant decline in acquisitions is attributed in part to the strengthening economy and in part to CMHC's active promotion of deficiency claims settlements.

Within CMHC, 1984 was a time for defining priorities and refining procedures. Ontario figured prominently in corporation task forces charged with setting productivity standards for improved performance in the delivery of programs and the provision of services. As 1984 ended, the Ontario Region looked forward to continued gains in the efficiency and effectiveness of its programs and business activities.

A handwritten signature in cursive script, reading "B. A. Randall". The signature is written in dark ink on a light background.

B. A. Randall
General Manager
Ontario Region

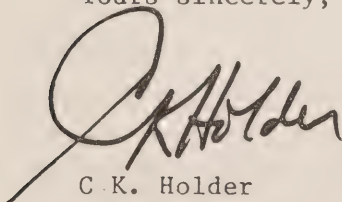
LETTER FROM THE MANAGER TORONTO BRANCH

On behalf of Canada Mortgage and Housing Corporation, I am pleased to provide you with a copy of our annual year-end review for the Toronto Branch. This Review is designed to give you an understanding of the nature and scope of activities of the Corporation within the territory covered by the Toronto Branch. This includes all of Metropolitan Toronto and most of York Region. To our west, north and east are the Mississauga, Barrie and Oshawa offices respectively. An address list of these and other CMHC offices is included at the end of the review.

As you will see from the enclosed material, the Toronto Branch was extremely busy in all aspects of its activity. Mortgage insurance commitments exceeded 7 500, while approvals for social housing reached 2 488 units. At year-end the Corporation's inventory consisted of only 216 units, down from 292 units at the beginning of 1983.

I hope the information contained in this Review will be of interest and use to you. If I can be of further assistance in explaining any aspect of CMHC programs or policy, please do not hesitate to call.

Yours sincerely,

A handwritten signature in dark ink, appearing to read 'C.K. Holder', written in a cursive style.

C.K. Holder
Branch Manager

TORONTO OFFICE OVERVIEW

Housing starts in the Toronto Census Metropolitan Area totalled 19 220, down 6,051 from the high 1983 level. Despite this decrease in new construction activity, the Toronto branch continued to be extremely active in the delivery of housing programs and the underwriting of mortgage insurance.

To alleviate the shortage of rental accommodation, CMHC issued two proposal calls for the construction of modest rental units. In May, CMHC issued a call for the construction of small bachelor units to house low income, non-senior singles. As a result of this call, four projects containing 445 units received initial approval. In November, CMHC issued a second proposal call, this time in conjunction with the province for the construction of family rental accommodation. This call led to initial approval for 1 283 units.

In addition to these proposal calls, CMHC continued to provide commitments for units under its social housing program. In 1984, commitments were issued for 2 488 units, of which 64 per cent were for family accommodations.

In the area of housing renovation, CMHC continued to deliver its Residential Rehabilitation Assistance Program (RRAP). In 1984, commitments were issued for 1 379 units/beds, an increase of 350 per cent over the previous year.

Apart from subsidy programs, CMHC is also a principal insurer of mortgage loans. In this line of activity, the Toronto branch in 1984 continued the high level established in 1983, providing insurance for 7 510 units.

HIGHLIGHTS OF 1984 ACTIVITY

<u>Program Area</u>	<u>1984 Units/Beds</u>	<u>1983 Units/Beds</u>
Special Stimulation Programs		
Canada Home Ownership Stimulation(CHOSP)*	n.a.	9 265
Canada Home Renovation (CHRP)*	n.a.	6 643
Canada Rental Supply Plan (CRSP)	445	1 569
Canada Ontario Rental Supply Program (CORSP)	1 283	n.a.
	<hr/>	<hr/>
Total	1 728	17 477
Ongoing Programs		
Market Housing Insurance	7 510	8 985
Social Housing (56.1)	2 488	3 126
Rehabilitation (RRAP)	1 379	308
	<hr/>	<hr/>
Total	11 377	12 419
	<hr/> <hr/>	<hr/> <hr/>
GRAND TOTAL	13 102	29 896

* Terminated in 1983

A more detailed description of how federal programs under the National Housing Act have combined to finance the purchase or rehabilitation of housing in Toronto is highlighted in the following pages.

MARKET HOUSING SUPPORT

In 1984 the Toronto office continued its strong performance of the previous year in mortgage loan insurance activity. For the second year in a row the insurance of homeowner loans exceeded the 5 000 unit level.

Undertakings-to-insure for new and existing rental multiple projects, while down somewhat from 1983's record high levels, remained strong primarily because of insurance for the refinancing of existing rental multiples.

SUMMARY OF COMMITMENTS, MARKET HOUSING UNITS

Type	1984			1983			% Change Total
	<u>New</u>	<u>Existing</u>	<u>Total</u>	<u>New</u>	<u>Existing</u>	<u>Total</u>	
Market Lending Direct	0	6	6	0	7	7	0
Market Lending Insured							
- Home Owner	544	4 990	5 534	275	4 909	5 184	+ 6.7
- Rental	<u>378</u>	<u>1 592</u>	<u>1 970</u>	<u>2 610</u>	<u>1 184</u>	<u>3 794</u>	<u>-48.1</u>
Total	922	6 588	7 510	2 885	6 100	8 985	-16.4

During 1984, four projects containing 445 units received initial approval under the Canada Rental Supply Plan (CRSP). All are designed to accommodate single individuals of limited income and are located in the City of Toronto along good public transportation routes. At completion, rents for these small bachelor units will range from \$300 to \$350 monthly. Later in the year the province of Ontario agreed to cost share with CMHC in a proposal call for modest family units. Under this version of the program, called the Canada Ontario Rental Supply Program (CORSP), 1 283 units were approved. When added to the 1982 and 1983 totals of units approved under the program, this brings total Toronto branch approvals under the program to over 5 000 units.

Under the CRSP and CORSP programs, builders received a 15-year interest-free loan to help bridge the gap between current market rents and the economic rents needed for financial viability. In the Toronto area, these loans ranged from \$11 000 to \$15 000 per unit depending on location, housing form and rent level.

RESIDENTIAL RENOVATION

Loans and grants under the Residential Rehabilitation Assistance Program (RRAP) helped in the repair and improvement of 455 self contained dwelling units and 923 hostel bed units of which 26 were for the disabled.

The large number of hostel bed units is the result of a special one time allocation of funds within Toronto for the upgrading of rooming houses, particularly, but not exclusively, in the area of fire safety.

SUMMARY OF COMMITMENTS, RRAP
Units/Beds

Program Type	<u>1984</u>	<u>1983</u>
Direct Loans for Disabled	26	64
Homeowner	214	130
Landlord	946	55
Non-Profit and Co-op	187	57
Rural and Native	5	2
	<u>1 378</u>	<u>308</u>

ASSISTED HOUSING

Strong demand for subsidy assistance under the Social Housing Programs continued throughout 1984. The Programs provide financial assistance to non-profit and cooperative housing corporations through annual contributions toward operating costs which can effectively reduce mortgage interest rates to two per cent over the 35 year amortization period. Project rents are established at the low-end-of-market with a portion of the subsidy dollars applied on a rent-geared-to-income basis (targetted for at least 25 per cent of the units). Other assistance available to private non-profit and cooperative groups includes: start-up funds in the form of interest free repayable loans, to assist in covering initial proposal development expenses; and forgivable loans under the Residential Rehabilitation Assistance Program for the rehabilitation of existing properties.

As in previous years application selection criteria were used to ensure an objective and fair selection of proposals, targetted primarily for family housing, areas of highest need and new construction.

In 1984, 1 937 units were approved for private non-profit, cooperative and rural and native housing. As well, 551 units of municipal non-profit housing were approved for a total of 2 488 units.

Some 31 projects were funded, family and seniors' housing located in neighbourhoods identified as having a high need for affordable rental accommodation.

In addition to delivering the 1984 program, a call was made in September for family and seniors housing to be developed in 1985. One hundred and twenty proposals were submitted to the CMHC Toronto office representing some 13 500 units. As well, a waiting list was established for special purpose housing projects. There are currently proposals for over 1 800 beds.

SUMMARY OF COMMITMENTS
Units/Beds

Assisted Housing	<u>1984</u>			<u>1983</u>	<u>% Change</u>
	<u>New</u>	<u>Existing</u>	<u>Total</u>	<u>Total</u>	<u>Total</u>
Private Non-Profit	1 226	35	1 261	1 006	+25%
Co-op Non-Profit	512	158	670	1 232	-46%
Municipal Non-Profit	551	0	551*	886**	-38%
Rural and Native	<u>0</u>	<u>6</u>	<u>6</u>	<u>2</u>	<u>+200%</u>
Total	2 289	199	2 488	3 126	-20%

* Includes 254 units under Sec. 44 1(a)

** Includes 44 units under Sec. 44 1(a)

Total 1984 commitments reflected a 20 per cent decrease over 1983 activity, with the principal areas of decrease being in the co-op and municipal non-profit sectors. By client type total commitments in 1984 were as follows:

	<u>TOTAL</u>	<u>PERCENT</u>
Family	1 599	64%
Seniors	837	34%
Special Purpose	<u>52</u>	<u>2%</u>
	2 488	100%

SUMMARY OF REAL ESTATE ACTIVITY

	<u>UNITS</u>			
	<u>1984</u>	<u>1983</u>	<u>1982</u>	<u>1981</u>
Inventory, beginning of year	292	460	1 073	1 309
Acquisitions, during year	107	325	80	556
Sales, closed during year	183	493	693	802
Inventory, at end of year	216	292*	460	1 073

* This figure does not include the 1 148 rental units owned and managed by the Corporation.

Canada Mortgage and Housing Corporation had no difficulty in disposing of the units it acquired in 1984 as a result of mortgage defaults. In fact, it could conceivably have sold the entire portfolio, however, 180 units were located in a condominium corporation with extreme management and financial problems, and it was decided that a sales campaign should be deferred to 1985. By year-end 1985, it is anticipated that Canada Mortgage and Housing Corporation will no longer be involved in real estate acquisitions and sales. This is due both to market acceptance of condominium units, and to the institution of the deficiency claims program.

TABLE 1A: SUMMARY OF STARTS BY SOURCE OF FINANCING (in units)

	1981	1982	1983	1984
NHA Loans	2 852	5 604	4 807	2 492
CONVENTIONAL AND OTHER	11 836	6 160	10 609	9 433
TOTAL	14 688	11 764	15 416	11 925

Table 1-B

SUPPLY OF NEW HOUSING BY MARKET AREA, 1984
Toronto Branch

		OWNERSHIP						RENTAL		ASSISTED		TOTAL
		FREEHOLD			CONDOMINIUM							
		SINGLE	DOUBLE	ROW	ROW	APT						
ETOBICOKE	- STARTS	100	-	-	-	-	-	19	-	304	423	
	- UNDER CONSTRUCTION	40	-	-	-	-	-	19	-	304	363	
	- COMPLETIONS	118	2	-	-	-	-	266	-	543	929	
	- SUPPLY	84	3	-	-	11	-	81	-	304	483	
	- ABSORBED	128	10	-	-	19	-	209	-	543	909	
EAST YORK	- STARTS	19	-	-	-	-	-	-	-	254	273	
	- UNDER CONSTRUCTION	5	-	-	-	-	-	-	-	254	259	
	- COMPLETIONS	18	2	-	-	-	-	-	-	-	20	
	- SUPPLY	12	6	-	-	-	-	1	-	254	273	
	- ABSORBED	13	2	-	-	-	-	-	-	-	15	
NORTH YORK	- STARTS	215	8	-	-	282	-	219	47	92	863	
	- UNDER CONSTRUCTION	128	6	-	-	-	-	385	-	92	611	
	- COMPLETIONS	194	2	-	-	996	17	272	42	266	1789	
	- SUPPLY	215	8	-	-	663	3	432	-	92	1413	
	- ABSORBED	228	14	-	-	608	14	678	42	266	1853	
SCARBOROUGH	- STARTS	2050	14	197	-	20	-	291	64	-	2636	
	- UNDER CONSTRUCTION	785	12	197	-	20	-	-	-	-	1014	
	- COMPLETIONS	2165	4	-	-	-	12	748	157	339	3425	
	- SUPPLY	1041	20	197	-	288	-	61	-	-	1607	
	- ABSORBED	2138	4	2	-	109	12	777	157	390	3589	
TORONTO	- STARTS	88	106	51	6	371	-	224	20	638	1504	
	- UNDER CONSTRUCTION	44	64	57	6	497	-	672	-	582	1922	
	- COMPLETIONS	82	66	8	-	210	-	769	-	927	2062	
	- SUPPLY	82	96	89	6	1342	-	1069	-	597	3281	
	- ABSORBED	75	55	27	17	208	-	506	-	740	1623	
YORK CITY	- STARTS	19	14	-	-	15	-	24	-	128	200	
	- UNDER CONSTRUCTION	3	12	-	-	15	-	22	-	128	180	
	- COMPLETIONS	26	26	-	-	-	-	2	-	-	54	
	- SUPPLY	12	26	-	-	15	-	197	-	268	518	
	- ABSORBED	22	22	-	-	-	-	2	-	-	46	
METRO TORONTO	- STARTS	2491	142	248	6	688	-	777	131	1416	5899	
	- UNDER CONSTRUCTION	1005	94	254	6	532	-	1098	-	1360	4349	
	- COMPLETIONS	2603	102	8	-	1206	29	2057	204	2075	8284	
	- SUPPLY	1446	159	286	6	2319	3	1841	-	1515	7575	
	- ABSORBED	2604	107	29	15	944	26	2172	199	1939	8035	
MARKHAM	- STARTS	1864	2	-	-	-	-	-	42	39	1947	
	- UNDER CONSTRUCTION	737	-	-	-	-	-	-	-	-	737	
	- COMPLETIONS	2001	2	8	-	-	-	-	42	39	2092	
	- SUPPLY	1133	12	-	-	-	-	-	-	-	1145	
	- ABSORBED	1945	6	8	-	-	-	-	42	39	2040	
VAUGHAN	- STARTS	2053	-	-	-	-	-	-	117	1	2171	
	- UNDER CONSTRUCTION	703	-	-	-	-	-	-	117	-	820	
	- COMPLETIONS	1930	-	-	-	-	-	-	288	1	2219	
	- SUPPLY	1262	12	-	-	-	-	-	143	-	1417	
	- ABSORBED	1870	2	-	-	-	-	-	288	-	2160	
REST OF YORK REGION	- STARTS	1258	10	-	-	-	-	-	47	-	1908	
	- UNDER CONSTRUCTION	672	-	-	-	-	-	-	-	-	672	
	- COMPLETIONS	1567	10	-	-	-	-	-	47	-	1775	
	- SUPPLY	914	12	-	-	-	-	-	-	-	914	
	- ABSORBED	1578	11	-	-	-	-	-	47	-	1787	
TOTAL YORK REGION	- STARTS	5659	12	-	-	-	-	109	206	40	6026	
	- UNDER CONSTRUCTION	2112	-	-	-	-	-	-	117	-	2229	
	- COMPLETIONS	5498	12	8	-	-	-	151	377	40	6086	
	- SUPPLY	3309	24	-	-	-	-	-	143	-	3476	
	- ABSORBED	5393	19	8	-	-	-	151	377	39	5987	
TORONTO BRANCH AREA	- STARTS	8150	154	248	6	688	-	886	337	1456	11925	
	- UNDER CONSTRUCTION	3117	94	254	6	532	-	1098	117	1360	6578	
	- COMPLETIONS	8101	114	16	-	1206	29	2208	581	2115	14370	
	- SUPPLY	4755	183	286	6	2319	3	1841	143	1515	11051	
	- ABSORBED	7997	126	37	15	944	26	2323	576	1978	14022	

- Under Construction -- as of December 31, 1984

- Supply -- the sum of permits, under construction, and completed and unoccupied as of December 31, 1984

- Absorbed -- units rented or sold during the year

Table 1-C
Housing Starts
Toronto Census Metropolitan Area
1957 - 84

<u>Year</u>	<u>Single</u>	<u>Semi</u>	<u>Row</u>	<u>Apt</u>	<u>Total</u>
1957	7817	1674	-	8064	17555
1958	10265	1662	-	12877	24804
1959	6957	1607	-	10304	18868
1960	4201	1410	79	8582	14272
1961	4300	1595	136	11619	17650
1962	5827	1852	843	8024	16546
1963	7947	2490	1350	11636	23423
1964	8014	2392	1704	16700	28810
1965	7101	1985	2289	21131	32506
1966	7246	1732	1646	11531	22155
1967	6789	2067	1970	21212	32038
1968	5555	1745	2280	28195	37775
1969	5782	2535	1838	21719	31874
1970	3249	1862	1906	23504	30521
1971	6245	3510	2218	21190	33163
1972	9101	5484	3537	20573	38695
1973	8039	3857	5927	19874	37697
1974	5928	2552	4071	16847	29398
1975	7210	3598	4744	10777	26329
1976	6216	2205	7462	9672	25555
1977	5472	4086	6081	12279	27918
1978	6257	2900	4401	12493	26051
1979	7421	4873	3070	6022	21386
1980	7547	3194	2279	7184	20204
1981	12543	3398	2455	7737	26133
1982	8762	798	1531	7973	19064
1983	15153	294	1054	8770	25271
1984	13910	242	1039	4029	19220

Toronto Census Metropolitan Area includes Metropolitan Toronto, most of York Region, Ajax, Pickering, Mississauga, Brampton, Oakville and Caledon. Only Metropolitan Toronto and York Region are in the office area of the Toronto Branch.

TABLE 2: Commitments Under the NHA in 1984

Market Area	Market Housing				Social Housing				Total	
	Direct Lending		Insured Units		Non-Profit Housing			Rural & Native		
	H.O.	Rental	H.O.	Rental	Municipal*	Private	Co-op		Units / Bed	
Toronto C.										
New	0	0	137	160	297	457	284	0	1321	14
Existing	6	0	1530	1588	-	35	6	0	3130	35
TOTAL	6	0	1667	1748	297	492	290	0	4451	49
Etobicoke										
New	0	0	0	0	-	176	128	0	304	0
Existing	0	0	437	0	-	0	102	0	539	0
TOTAL	0	0	437	0	-	176	230	0	843	0
Scarborough										
New	0	0	310	0	0	-	2	0	312	0
Existing	0	0	1310	4	0	0	0	0	1314	0
TOTAL	0	0	1620	4	0	-	2	0	1626	0
York C.										
New	0	0	1	0	0	302	0	0	303	0
Existing	0	0	53	0	0	0	0	0	53	0
TOTAL	0	0	54	0	0	302	0	0	356	0
East York										
New	0	0	0	0	254	0	0	0	254	0
Existing	0	0	93	0	0	0	50	0	143	0
TOTAL	0	0	93	0	254	0	50	0	397	0
North York										
New	0	0	2	218	0	90	-	0	310	0
Existing	0	0	614	0	0	0	-	0	614	170
TOTAL	0	0	616	218	0	90	-	0	924	170
Metropolitan Toronto										
New	0	0	450	378	551	1025	414	0	2804	14
Existing	6	0	4037	1592	-	35	158	0	5793	35
TOTAL	6	0	4487	1970	551	1060	572	0	8597	49
Aurora										
New	0	0	19	0	0	0	0	0	19	0
Existing	0	0	58	0	0	0	0	0	58	0
TOTAL	0	0	77	0	0	0	0	0	77	0
Markham										
New	0	0	27	0	0	39	0	0	66	0
Existing	0	0	153	0	0	0	0	0	153	0
TOTAL	0	0	180	0	0	39	0	0	219	0
Newmarket										
New	0	0	9	0	0	0	98	0	107	0
Existing	0	0	176	0	0	0	0	0	176	0
TOTAL	0	0	185	0	0	0	98	0	283	0
Richmond Hill										
New	0	0	7	0	0	0	0	0	7	0
Existing	0	0	95	0	0	0	0	0	95	0
TOTAL	0	0	102	0	0	0	0	0	102	0
Vaughan										
New	0	0	23	0	0	38	0	0	61	0
Existing	0	0	70	0	0	0	0	0	70	0
TOTAL	0	0	93	0	0	38	0	0	131	0
Other Areas										
New	0	0	9	0	0	124	0	0	133	0
Existing	0	0	401	0	0	0	0	6	407	0
TOTAL	0	0	410	0	0	124	0	6	540	0
York Region										
New	0	0	94	0	0	201	98	0	393	0
Existing	0	0	953	0	0	0	0	6	959	0
SUB TOTAL	0	0	1047	0	0	201	98	6	1352	0
TOTAL OFFICE										
New	0	0	544	378	551	1226	512	0	3197	14
Existing	6	0	4990	1592	0	35	158	6	6752	35
TOTAL	6	0	5534	1970	551	1261	670	6	9949	49

H.O. is homeowner and includes condominium.

* Includes provincial activity under 56.1, 44.1(a)

TABLE 3: Commitments Under Residential Rehabilitation Assistance Program in 1984

	Urban Areas *				RRAP Disabled (Direct)		Non-Profit & Co-op		Rural & Native		Total Commitments	
	Homeowner (\$000)	Units	Landlord (\$000)	Units	(\$000)	Units	(\$000)	Units	(\$000)	Units	(\$000)	Units
Toronto C.	416.4	62	719.4	21	30.5	6	77.3	35	0	0	1243.6	124 801
Etobicoke	0	0	0	0	19.1	6	510.0	102	0	0	529.1	108 0
Scarborough	138.9	29	7.0	2	3.3	1	0	0	0	0	149.2	32 0
York R.	45.9	6	0	0	9.0	2	0	0	0	0	54.9	8 0
East York	360.5	72	0	0	0	0	250.0	50	0	0	610.5	122 0
North York	0	0	0	0	46.9	8	0	0	0	0	46.9	8 0
Metro. Toronto	961.7	169	726.4	23	108.8	23	837.3	187	0	0	2634.2	402 801
Aurora	0	0	0	0	0	0	0	0	0	0	0	0 0
E. Gwillimbury	39.6	9	0	0	0	0	0	0	0	0	39.6	9 0
King	0	0	0	0	9.8	1	0	0	0	0	9.8	1 0
Markham	0	0	169.1	0	5.0	1	0	0	0	0	174.1	1 122
Newmarket	0	0	0	0	10.6	1	0	0	0	0	10.6	1 0
Richmond Hill	0	0	0	0	0	0	0	0	0	0	0	0 0
Vaughan	0	0	0	0	0	0	0	0	0	0	0	0 0
Georgina Twp.	212.4	36	0	0	0	0	0	0	25.0	5	237.4	41 0
Whit./Stouff.	0	0	0	0	0	0	0	0	0	0	0	0 0
York Region	252.0	45	169.1	0	25.4	3	0	0	25.0	5	471.5	53 122
TOTAL OFFICE	1213.7	214	895.5	23	134.2	26	837.3	187	25.0	5	3105.7	455 923

* Includes loans in Neighbourhood Improvement Program NIP areas, specially designated areas, and designated rehabilitation areas.

** Includes 679 Rooming House beds + 21 rooming house units.

TABLE 4: Real Estate Activity, 1984

	OWNERSHIP					RENTAL		TOTAL INVENTORY
	FREEHOLD			CONDOMINIUM				
	SINGLE	DOUBLE	ROW	ROW	APT	ROW	APT	
Inventory January 1, 1983	5	3	1	10	273	1	44	292
Acquisitions, 1983	18	-	-	13	76	2	7	107
Sales Closed, 1983	19	1	1	22	140	-	3	183
Year End Inventory	4	2	0	1	209	3	54	216

SOCIAL HOUSING PROJECTS APPROVED 1984
TORONTO BRANCH

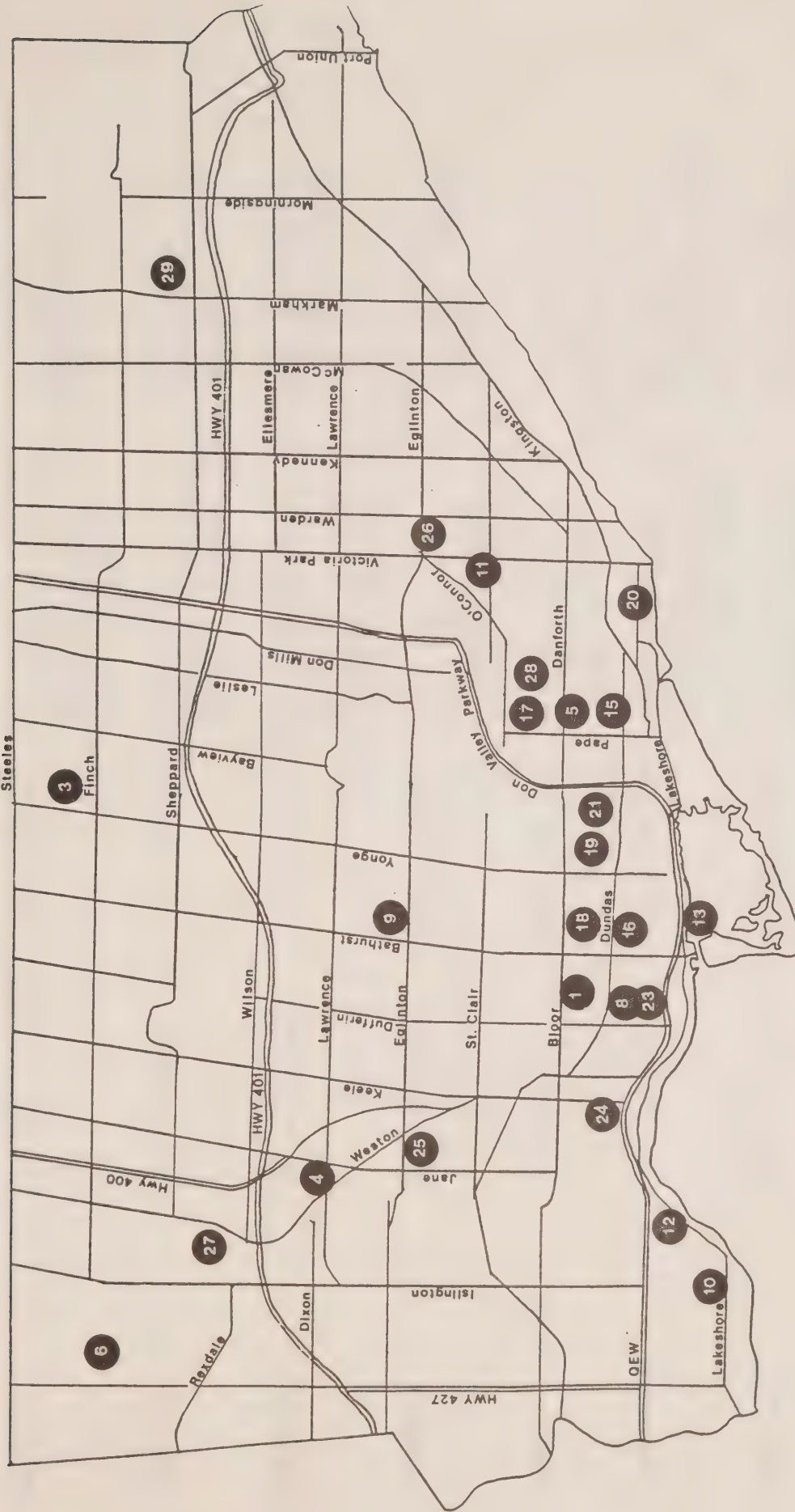
MAP #	MUNICIPALITY	OWNER	ADDRESS	UNITS or BEDS	CLIENT		GROUP		New/ Existing
					Family Senior Special	Public Private Cooperative	NP NP NP		
1	Toronto	Villa Luso	1279-99 Dundas St. W.	154	S		Priv		N
2	Markham	Annswell Court	Summit Drive	39	S		Priv.		N
3	North York	Mutually Assisted Res. Community	Bathurst St. and Dewlane	90	S (45) F (45)		Priv		N
4	York	Ashprior Char. Fnd.	Lawrence Ave./South Station Rd	128	F		Priv		N
5	Toronto	St. Davids Tower	Donlands/Strathmore	53	F		Priv		N
	Vaughan	Ner Israel	BathurstSt. & Hwy. 7	38	F		Priv		N
6	Etobicoke	Compass Char. Fnd.	Humberline Drive	176	F		Priv		N
7	Stouffville	Parkview Village		124	S		Priv		N
	Toronto	John Howard Society		10 (B)	SP		Priv		E
	Toronto	Jessie's		10 (B)	SP		Priv		E
	Toronto	Houselink		5 (B)	SP		Priv		E
	Toronto	St. Leonards		10 (B)	SP		Priv		E
	Toronto	Heathercross Char. Fnd.	Greenwood and Felstead	33	S		Priv		N
8	Toronto	Churchstation Char. Fnd.	Dufferin at King	200	F		Priv		N
	Toronto	Cecis Heinrichs Fnd.		17 (14-B 3-U)	SP		Priv		N
9	York City	Yarford Char. Fnd.	Tichester and Bathurst St.	174	S		Priv		N

SOCIAL HOUSING PROJECTS APPROVED 1984
TORONTO BRANCH

MAP #	MUNICIPALITY	OWNER	ADDRESS	UNITS or BEDS	CLIENT			GROUP		
					F amily	S enior	SP ecial	PUB lic NP	PRI vate NP	CO-OP erative
										ew/ isting
10	Etobicoke	William Punnett	Lakeshore Blvd./12th St.	128	F			Co-op		N
	Toronto	Toronto Womens Co-op	Shuter St.	28	F			Co-op		N
11	East York	Glenburn Co-op	3 Glenburn Ave.	50	F			Co-op		E
12	Etobicoke	Kilcooley Co-op	2339-2345 Lakeshore Blvd. W.	102	F			Co-op		E
13	Toronto	Arcadia Co-op	Bathurst Quay	100	F			Co-op		N
	Toronto	Harbourside Co-op	Bathurst Quay	55	F			Co-op		N
	Toronto	Windward Co-op	Bathurst Quay	101	F			Co-op		N
14	Newmarket	Newmarket Co-op	Davis Drive	98	F			Co-op		N
	Toronto	Dufferin Grove Co-op	35-37 Beaty Ave.	6	F			Co-op		E
	Scarborough	Kimroy Grove Co-op		2	F			Co-op		N
	<u>City Home:</u>									
15			Elmridge Drive	14	S			Pub		N
			Greenwood and Walpole	120	F			Pub		N
			Jones Ave.	15	F			Pub		N
16			Vanauley St.	139	F			Pub		N
			1087 Davenport	9	F			Pub		N
	<u>MTHC:</u>									
17	E. York		Donlands at Cosburn	254	F			Pub		N

SUBSIDIZED RENTAL PROJECTS APPROVED -- 1984
TORONTO BRANCH

<u>MAP #</u>	<u>MUNICIPALITY</u>	<u>OWNER</u>	<u>ADDRESS</u>	<u>UNITS or BEDS</u>	<u>PROGRAM</u>
18	Toronto	Hollyedge	877 College St.	140	Singles Call
19	Toronto	Woodbarton	George Street	132	Singles Call
20	Toronto	Glen-Davis	550 Kingston Rd.	153	Singles Call
21	Toronto	Cityhome	119 Sackville	20	Singles Call
22	Newmarket	Wellington Enter.		139	CORSP
23	Toronto	Tridel	King St. W. & Dufferin	200	CORSP
24	Toronto	Tridel	100 The Kingsway	184	CORSP
25	York City	Ronto	Elhurst Drive	170	CORSP
26	Toronto	J. Garay and Assoc.	Victoria Park & Eglinton	104	CORSP
27	Etobicoke	Myriad Holdings	Albion Rd. and Shendale	251	CORSP
28	Toronto	Bradsil - Cityhome	1255 Danforth Ave.	109	CORSP
29	Scarborough	Tinran	Neilson Rd. & Sewells	126	CORSP



LOCATION OF SUBSIDIZED RENTAL PROJECTS APPROVED 1984
TORONTO BRANCH

NOTE: York Region not drawn to scale

CMHC LIST OF OFFICES

IN

ONTARIO REGION

1985-01-25

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
BARRIE	Ms. B. F. Goodwin	(705) 728-4811	Civic Square Tower, Suite 701, 70 Collifer Street, BARRIE, Ontario.	P.O. Box 578, BARRIE, Ontario L4M 4V1
HAMILTON	John Stacey	(416) 523-2451	Suite 202, 350 King Street East, HAMILTON, Ontario.	P.O. Box 56, HAMILTON, Ontario. L8N 3B1
KINGSTON	C. W. Pugsley	(613) 547-2457	Empire Life Bldg., Suite 402, 259 King Street East, KINGSTON, Ontario.	P.O. Box 730, KINGSTON, Ontario. K7L 4X6
KITCHENER	L.A. Williams	(519) 743-5264	Commerce House, Suite 680 50 Queen Street N., KITCHENER, Ontario	P.O. Box 2067, KITCHENER, Ontario. N2H 6K8
LONDON	C. W. Lusk	(519) 438-1731	4th Floor, 285 King Street, LONDON, Ontario.	P.O. Box 2845, LONDON, Ontario N6A 4H4
MISSISSAUGA	J.D. Ewart	(416) 272-1744	Atrium Building, Suite 670, 33 City Centre Drive, MISSISSAUGA, Ontario.	P.O. Box 4020, Station A, MISSISSAUGA, Ontario. L5A 3W8
NORTH BAY	Léon Levasseur	(705) 472-7750	593 Main Street East, NORTH BAY, Ontario.	P.O. Box 1260, NORTH BAY, ONTARIO P1B 8K5
ONT. REG. OFFICE General Manager Dist. Mgr. (South)	B.A. Randall R.D. Parkinson	(416) 498-7300	Suite E222, 2255 Sheppard Ave. East, WILLOWDALE, Ontario M2J 4Y1	Same as Civic Address

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
OSHAWA	G.B. Thompson	(416) 571-3200	Ste. 200, 2 Simcoe St. S., OSHAWA, Ontario.	P.O. Box 890, OSHAWA, Ontario. L1H 7N1
OTTAWA	W.J. Markey	(613) 225-6770	1500 Merivale Road, OTTAWA, Ontario.	P.O. Box 5050, Station F, OTTAWA, Ontario. K2C 3K5
PETERBOROUGH	D. R. Moulds	(705) 743-3584	251 Charlotte Street, PETERBOROUGH, Ontario.	P.O. Box 689, PETERBOROUGH, Ontario. K9J 6Z8
ST. CATHARINES	B. P. Hutchings	(416) 685-6521	50 William Street, ST. CATHARINES, Ontario.	P.O. Box 308, ST. CATHARINES, Ont. L2R 6T7
SAULT STE. MARIE	G. P. Williams	(705) 759-1116	Station Tower 2nd Floor, 421 Bay Street, SAULT STE. MARIE, Ontario.	P.O. Box 189, SAULT STE. MARIE, Ont. P6A 5L6
SUDBURY	Denis St. Onge	(705) 675-2206	Scotia Tower, Ste. 306, 30 Cedar Street, SUDBURY, Ontario.	P.O. Box 1300, SUDBURY, Ontario. P3E 4S7
THUNDER BAY	R.B. Fenlon	(807) 623-3496	West Arthur Place, Suite 302, 1265 Arthur Street, THUNDER BAY, Ontario.	P.O. Box 940, Station F, THUNDER BAY, Ontario. P7C 4X8
TORONTO	C. K. Holder	(416) 781-2451	650 Lawrence Ave. West, TORONTO, Ontario. M6A 1B2	Same as Civic Address
WINDSOR	D. R. Triebner	(519) 256-8221	Suite 303, 380 Ouellette Avenue, WINDSOR, Ontario. N9A 6X5	Same as Civic Address

SUCCURSALE	GÉRANT	TÉLÉPHONE	ADRESSE	ADRESSE POSTALE
BARRIE	Mme B. F. Goodwin	(705) 728-4811	Civic Square Tower, Porte 701, 70 rue Collier, BARRIE (Ontario).	C.P. 578, BARRIE (Ontario) L4M 4V1
HAMILTON	John Stacey	(416) 523-2451	Porte 202, 350 rue King est, HAMILTON (Ontario)	C.P. 56, HAMILTON (Ontario) L8N 3B1
KINGSTON	C.W. Pugsley	(613) 547-2457	Edifice Empire Life, Porte 402, 259 rue King est, KINGSTON (Ontario)	C.P. 730, KINGSTON (Ontario) K7L 4X6
KITCHENER	L.A. Williams	(519) 743-5264	Commerce House, 6e étage, 50 rue Queen nord KITCHENER (Ontario)	C.P. 2067, KITCHENER (Ontario) N2H 6K8
LONDON	C.W. Lusk	(519) 438-1731	4e étage, 285 rue King, LONDON (Ontario)	C.P. 2845, LONDON (Ontario) N6A 4H4
MISSISSAUGA	J.D. Ewart	(416) 272-1744	Edifice Atrium, Porte 670, 33 promenade City Centre, MISSISSAUGA (Ontario)	C.P. 4020, "A" Succursale MISSISSAUGA (Ontario) L5A 3W8
NORTH BAY	Léon Levasseur	(705) 472-7750	593 rue Main est, NORTH BAY (Ontario)	C.P. 1260, NORTH BAY (Ontario) P1B 8K5
BUREAU RÉGIONAL DE L' ONTARIO				Même adresse
DIRECTEUR GÉNÉRAL	B.A. Randall	(416) 498-7300	Porte E222	
DIRECTEUR DE DISTRICT "SUD"	R.D. Parkinson		2255 av. Sheppard est, WILLOWDALE (Ontario) M2J 4Y1	

SUCCURSALE	GÉRANT	TÉLÉPHONE	ADRESSE	ADRESSE POSTALE
OSHAWA	G. B. Thompson	(416) 571-3200	Porte 200, 2 rue Simcoe sud, OSHAWA (Ontario)	C.P. 890, OSHAWA (Ontario) L1H 7N1
OTTAWA	W. J. Markey	(613) 225-6770	1500 chemin Merivale OTTAWA (Ontario)	C.P. 5050, Succursale "F", OTTAWA (Ontario) K2C 3K5
PETERBOROUGH	D. R. Moulds	(705) 743-3584	251 rue Charlotte, PETERBOROUGH (Ontario)	C.P. 689, PETERBOROUGH (Ontario) K9J 6Z8
ST. CATHARINES	B. P. Hutchings	(416) 685-6521	50 rue William, ST. CATHARINES (Ontario)	C.P. 308, ST. CATHARINES (Ont.) L2R 6T7
SAULT STE. MARIE	G. P. Williams	(705) 759-1116	Station Tower 2 ^e étage, 421 rue Bay, SAULT STE. MARIE (Ontario)	C.P. 189, SAULT STE. MARIE (Ont.) P6A 5L6
SUDBURY	Denis St. Onge	(705) 675-2206	Scotia Tower, Port 306, 30 rue Cedar, SUDBURY (Ontario)	C.P. 1300, SUDBURY (Ontario) P3E 4S7
THUNDER BAY	R. B. Fenlon	(807) 623-3496	West Arthur Place, Porte 302, 1265 rue Arthur, THUNDER BAY (Ontario)	C.P. 940, Succursale "F", THUNDER BAY (Ontario) P7C 4X8
TORONTO	C. K. Holder	(416) 781-2451	650 av. Lawrence ouest, TORONTO (Ontario) M6A 1B2	Même adresse
WINDSOR	D. R. Triebner	(519) 256-8221	Porte 303, 380 av. Ouellette, WINDSOR (Ontario) N9A 6X5	Même adresse

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Year-End Review

Toronto Office





1985 YEAR END REVIEW

TORONTO BRANCH

C.M.H.C.

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LETTER FROM THE MANAGER TORONTO BRANCH



On behalf of Canada Mortgage and Housing Corporation, I am pleased to provide you with a copy of our annual year-end review for the Toronto branch. This Review is designed to give you an understanding of the nature and scope of activities of the Corporation within the territory covered by the Toronto branch.

During 1985, the responsibilities of the Toronto branch were expanded in several key areas. First, the Mississauga branch closed, and all of its activities were transferred to Toronto. Second, the responsibilities of the Oshawa, Peterborough and Barrie offices in the area of multiple unit projects were also transferred to Toronto. Finally, responsibility for administering loans in several areas were transferred here, with the goal of eventually centralizing the administration of all CMHC mortgages for Ontario in our office.

I personally would like to thank all of those involved in this reorganization for the tremendous effort they undertook in making the transition smooth, and at the same time, effectively and efficiently administering the programs for which we are responsible.

I hope the information contained in this Review will be of interest and use to you. If I can be of further assistance in explaining any aspect of CMHC programs or policy, please do not hesitate to call.

Yours sincerely,

A handwritten signature in dark ink, appearing to read "C.K. Holder".

C.K. Holder
Branch Manager

TORONTO OFFICE OVERVIEW

During 1985, the Toronto branch office assumed responsibility for the activities of the former Mississauga branch in Peel Region, and in most of Halton Region, excluding Burlington which remains the responsibility of the Hamilton office. As well, the Toronto office assumed, in October, responsibility for the processing of loan applications for multiple unit projects in the Barrie, Peterborough and Oshawa office areas. As a result of this reorganization, it has been necessary to reorganize the data presented in this Report. In general, and unless otherwise stated, data will refer to activity in the combined Toronto and Mississauga branch areas. Information on Oshawa, Barrie and Peterborough office activity will be contained in the reports of these offices.

Housing starts in the Toronto Census Metropolitan Area totalled 27 278, up 8 058 from the previous year and the highest level since 1977. Starts of single detached units were 18 777, the highest level ever attained in the Toronto C.M.A. Total resales reported by the Toronto Real Estate Board were 45 509, up forty-two per cent from the previous year. As a result of this strong market activity, the Toronto branch was extremely active in the delivery of housing programs and the underwriting of mortgage insurance.

Market lending division processed a record number of mortgage insurance applications from purchasers of existing single-detached units. As well, the office was busy providing insurance for several rental projects that had received a subsidy commitment in 1984 under the Canada Ontario Rental Supply Program.

In addition, CMHC undertook a proposal call under its social housing program. In 1985, commitments were issued for 1 982 units, of which sixty-one per cent were for family accommodation.

In the area of housing renovation, CMHC continued to deliver its Residential Rehabilitation Assistance Program (RRAP). In 1985, commitments were issued for 558 units/beds.

HIGHLIGHTS OF 1985 ACTIVITY COMMITMENTS Units/Beds

Program Area	1985			1984		
	Toronto	Miss.	Total	Toronto	Miss.	Total
Ongoing Programs						
Market Housing Insurance	9 027	4 015	13 042	7 504	6 277	13 781
Social Housing (56.1)	1 982	180	2 162	2 488	501	2 989
Rehabilitation (RRAP)	558	0	558	1 379	10	1 389

A more detailed description of how federal programs under the National Housing Act have combined to finance the purchase or rehabilitation of housing in Toronto is highlighted in the following pages. At the time of the writing of this Report, many of these programs are undergoing significant changes; as a result, the descriptions apply to the 1985 program, but will not necessarily be valid for 1986.

MARKET HOUSING SUPPORT

In 1985 the Toronto office continued its strong performance of the previous year in mortgage loan insurance activity. For the third year in a row the insurance of homeowner loans exceeded the 5 000 unit level. When combined with Mississauga volumes, the level exceeds 10 000 units.

Undertakings-to-insure for new and existing rental multiple projects remained strong primarily because of insurance for projects approved under the Canada Ontario Rental Supply Program in December 1984.

SUMMARY OF COMMITMENTS, MARKET HOUSING UNITS

Type	1985					
	New			Existing		
	Toronto	Miss.	Total	Toronto	Miss.	Total
Market Lending Direct						
Market Lending Insured						
- Home Owner	408	396	804	6 314	3 619	9 933
- Rental	1 969	0	1 969	336		336
Total	2 377	396	2 773	6 650	3 619	10 269

Type	1984					
	New			Existing		
	Toronto	Miss.	Total	Toronto	Miss.	Total
Market Lending Direct						
Market Lending Insured						
- Home Owner	544	452	996	4 990	3 960	8 950
- Rental	378	798	1 176	1 592	1 067	2 659
Total	922	1 250	2 172	6 582	5 027	11 609

In addition to these, the Toronto branch provided commitments for a 110 unit new project in Peterborough, a 141 existing rental project in Oshawa and a 60 bed existing project in Cobourg.

RESIDENTIAL REHABILITATION

Loans and grants under the Residential Rehabilitation Assistance Program (RRAP) helped in the repair and improvement of 256 self contained dwelling units and 302 hostel bed units of which 75 were for the disabled.

The large number of hostel bed units is the result of a special allocation of funds within Toronto for the upgrading of rooming houses, particularly, but not exclusively, in the area of fire safety.

SUMMARY OF COMMITMENTS, RRAP
Units/Beds

Program Type	<u>1985</u>	<u>1984</u>
Homeowner	216	262
Landlord	335	946
Non-Profit and Co-op	0	187
Rural and Native	<u>14</u>	<u>5</u>
	565	1 400

ASSISTED HOUSING

Strong demand for subsidy assistance under the Social Housing Programs continued throughout 1985. The Programs provide financial assistance to non-profit and co-operative housing corporations through annual contributions toward operating costs which can effectively reduce mortgage interest rates to two per cent over the 35 year amortization period. Project rents are established at the low-end-of-market with a portion of the subsidy dollars applied on a rent-geared-to-income basis (targetted for at least twenty-five per cent of the units). Project Development Funding is also available to private non-profit and co-operative groups, in the form of interest free repayable loans, to assist in covering initial proposal development expenses.

A public competition held in the spring resulted in 1 262 units being approved for private non-profit and co-operative housing in Toronto and York Region, and 99 units in Mississauga. In addition, 675 units were approved for municipal non-profits and 8 units for rural and native housing projects.

As in previous years application selection criteria were used to ensure an objective and fair selection of proposals, providing cost-effective housing targetted primarily to families, areas of highest need and new construction.

SUMMARY OF COMMITMENTS
ASSISTED HOUSING
Units/Beds

	<u>Private Non- Profit</u>	<u>Co-op</u>	<u>Public Non- Profit</u>	<u>Rural & Native</u>	<u>Total</u>
<u>1985</u>					
Metro Toronto & York Region					
New	905*	248	612**	0	1 765
Existing	86*	123	0	8	217
Total	991	371	612	8	1 982
Mississauga Branch					
New	52	57	63	0	172
Existing	8	0	0	0	8
Total	60	57	63	0	180
Toronto Branch					
New	965	305	675	0	1 937
Existing	94	123	0	8	225
Total	1 059	428	675	8	2 162
<u>1984</u>					
Metro Toronto & York Region	1 261	670	551***	6	2 488
Mississauga	326	0	175	0	501
Total	1 587	670	726	6	2 989

* Includes Urban/Native 80N/20E

** Includes 344 units under Sec. 44 1(a)

*** Includes 254 units under Sec. 44 1(a)

Total 1985 commitments reflected a twenty per cent decrease over 1984 activity, with the principal areas of decrease being in the co-op and private non-profit sectors. By client type total commitments in 1985 were as follows:

	<u>TOTAL</u>	<u>PERCENT</u>
Family	1 327	61%
Seniors	715	33%
Special Purpose	<u>120</u>	<u>6%</u>
	2 162	100%

SUMMARY OF REAL ESTATE ACTIVITY

UNITS

	<u>1985</u>	<u>1984</u>	<u>1983</u>	<u>1982</u>	<u>1981</u>
INVENTORY - beginning of year	216	292	460	1 073	1 309
ACQUISITIONS - during year	53	107	325	80	556
SALES CLOSED - during year	257	183	493	693	802
INVENTORY - at end of year	32*	216	292	460	1 073

* This figure includes units acquired through the transfer of real estate from the Oshawa and Mississauga offices to Toronto branch in December 1985.

Real Estate sales continued to exceed expectations during 1985. The diminishing inventory reflects both the buoyant real estate market and the successful implementation of the deficiency claims program.

The last major sales campaign of 180 units in a condominium project met with great success during 1985 leaving only a handful of units unsold at year end.

With the inclusion of Mississauga and Oshawa real estate under the Toronto branch administration, two multiple projects were added to the branch's rental portfolio, bringing the total of rental units owned and managed by the Corporation to 1 212.

The management of this rental portfolio will predominate throughout 1986 as sales and acquisitions activity continues to decrease.

LOANS ADMINISTRATION

The Toronto branch continued to perform a large mortgage administration function in 1985. By the end of the year, there were more than 15 000 mortgage accounts in the portfolio. The nature of these accounts is various, containing seven different types. The largest type of account in the portfolio continues to be direct single family loans made by the Corporation with long amortization periods. These direct loans comprise approximately sixty-three per cent of the total portfolio, however, many of these mortgages are now maturing or coming to full term and are being discharged.

Except for special programs, the Corporation has not engaged in direct lending for almost 10 years, other than as a lender of last resort. The two programs in which the Corporation is still actively engaged as a direct lender are the Rural and Native Housing and the Residential Rehabilitation Assistance Programs. Over time, as the traditional direct loans are paid in full, Rural and Native Housing and Residential Rehabilitation Assistance loans will constitute the bulk of the portfolio.

In 1985 the Corporation decided to streamline the administration of its loans administration portfolio by centralizing all Ontario operations in the Toronto branch. This process is scheduled to occur in a phased fashion, have regard to the needs of the Corporation's mortgage clients throughout the Province, and the sensitive staffing implications of this decision. The process is scheduled to be completed within three years. In 1985 the Windsor portfolio of 1 700 accounts was assimilated by the Toronto branch. In early 1986 the London accounts are also scheduled to be transferred. When the entire process is completed the loans administration portfolio of the branch will total close to 40 000 accounts.

STATISTICAL
SUMMARY
OF
ACTIVITY
TORONTO OFFICE
1985

TABLE 1A: SUMMARY OF STARTS BY SOURCE OF FINANCING (in units)

METRO TORONTO & YORK REGION

	1981	1982	1983	1984	1985
NHA Loans	2 852	5 604	4 807	2 492	4 694
CONVENTIONAL AND OTHER	11 836	6 160	10 609	9 433	13 142
TOTAL	14 688	11 764	15 416	11 925	17 836

Table 1-B

SUPPLY OF NEW HOUSING BY MARKET AREA, 1985

Toronto Branch

		OWNERSHIP				
		FREEHOLD			CONDOMINIUM	
		SINGLE	DOUBLE	ROW	ROW	APT
ETOBICOKE	- STARTS	116	2	-	-	-
	- UNDER CONSTRUCTION	48	-	-	-	-
	- COMPLETIONS	108	2	-	-	-
	- SUPPLY	64	2	69	-	-
	- ABSORBED	129	1	-	-	11
EAST YORK	- STARTS	12	2	-	-	-
	- UNDER CONSTRUCTION	5	-	-	-	-
	- COMPLETIONS	12	2	-	-	-
	- SUPPLY	6	4	-	-	-
	- ABSORBED	17	-	-	-	-
NORTH YORK	- STARTS	273	4	-	-	529
	- UNDER CONSTRUCTION	163	-	-	-	529
	- COMPLETIONS	237	10	-	-	-
	- SUPPLY	210	-	-	-	833
	- ABSORBED	270	10	-	-	328
SCARBOROUGH	- STARTS	2568	8	82	-	305
	- UNDER CONSTRUCTION	1114	8	-	-	305
	- COMPLETIONS	2326	4	199	-	20
	- SUPPLY	1438	8	5	-	361
	- ABSORBED	2430	4	194	-	232
TORONTO	- STARTS	103	92	57	11	1333
	- UNDER CONSTRUCTION	46	30	47	11	1301
	- COMPLETIONS	102	128	67	6	529
	- SUPPLY	68	52	68	37	2024
	- ABSORBED	113	132	68	1	497
YORK CITY	- STARTS	16	26	-	-	-
	- UNDER CONSTRUCTION	6	10	-	-	15
	- COMPLETIONS	13	28	-	-	-
	- SUPPLY	9	31	-	-	15
	- ABSORBED	18	31	-	-	-
METRO TORONTO	- STARTS	3088	134	139	11	2167
	- UNDER CONSTRUCTION	1382	48	47	11	2150
	- COMPLETIONS	2798	174	266	6	549
	- SUPPLY	1795	97	142	37	3233
	- ABSORBED	2977	178	262	1	1068

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

		RENTAL		ASSISTED		TOTAL
		ROW	APT	ROW	APT	
ETOBICOKE	- STARTS	-	971	-	104	1193
	- UNDER CONSTRUCTION	-	821	-	222	1091
	- COMPLETIONS	-	175	-	186	471
	- SUPPLY	-	821	-	222	1178
	- ABSORBED	-	232	-	186	559
EAST YORK	- STARTS	-	4	-	109	127
	- UNDER CONSTRUCTION	-	4	-	109	118
	- COMPLETIONS	-	-	-	254	268
	- SUPPLY	-	4	-	109	123
	- ABSORBED	-	-	-	254	271
NORTH YORK	- STARTS	-	107	-	399	1312
	- UNDER CONSTRUCTION	-	107	-	399	1198
	- COMPLETIONS	-	388	-	92	727
	- SUPPLY	-	138	-	503	1684
	- ABSORBED	3	404	-	92	1107
SCARBOROUGH	- STARTS	-	230	-	80	3273
	- UNDER CONSTRUCTION	-	230	-	80	1737
	- COMPLETIONS	-	-	-	-	2549
	- SUPPLY	-	618	-	80	2510
	- ABSORBED	-	61	-	-	2921
TORONTO	- STARTS	-	511	12	1082	3201
	- UNDER CONSTRUCTION	-	331	12	1207	2985
	- COMPLETIONS	-	681	-	457	1970
	- SUPPLY	-	646	16	1334	4245
	- ABSORBED	-	1040	-	457	2308
YORK CITY	- STARTS	-	-	-	314	356
	- UNDER CONSTRUCTION	-	-	-	314	345
	- COMPLETIONS	-	16	-	128	185
	- SUPPLY	-	170	-	314	539
	- ABSORBED	-	16	-	128	193
METRO TORONTO	- STARTS	-	1823	12	2088	9462
	- UNDER CONSTRUCTION	-	1493	12	2331	7474
	- COMPLETIONS	-	1260	-	1117	6170
	- SUPPLY	-	2397	16	2562	10279
	- ABSORBED	3	1753	-	1117	7359

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

	<u>SINGLES</u>	<u>SEMIS</u>	<u>ROW</u>	<u>CONDO</u>		<u>RENTAL</u>		<u>ASSISTED</u>		<u>TOTAL</u>
				<u>ROW</u>	<u>APT</u>	<u>ROW</u>	<u>APT</u>	<u>ROW</u>	<u>APT</u>	
AURORA										
- STARTS	606	-	-	-	-	-	-	-	-	606
- UNDER CONSTRUCTION	333	-	-	-	-	-	-	-	-	333
- COMPLETIONS	509	-	-	-	-	-	-	-	-	509
- SUPPLY	373	-	-	-	-	-	-	-	-	373
- ABSORBED	524	-	-	-	-	-	-	-	-	524
E. GWILLIMBURY										
- STARTS	161	-	-	-	-	-	-	-	-	161
- UNDER CONSTRUCTION	79	-	-	-	-	-	-	-	-	79
- COMPLETIONS	115	-	-	-	-	-	-	-	-	115
- SUPPLY	131	-	-	-	-	-	-	-	-	131
- ABSORBED	121	-	-	-	-	-	-	-	-	121
KING										
- STARTS	171	-	-	-	-	-	-	-	-	171
- UNDER CONSTRUCTION	56	-	-	-	-	-	-	-	-	56
- COMPLETIONS	167	-	-	-	-	-	-	-	-	167
- SUPPLY	94	-	-	-	-	-	-	-	-	94
- ABSORBED	166	-	-	-	-	-	-	-	-	166
NEWMARKET										
- STARTS	355	-	-	-	-	-	139	98	-	592
- UNDER CONSTRUCTION	143	-	-	-	-	-	139	71	-	353
- COMPLETIONS	231	-	-	-	-	-	-	27	-	258
- SUPPLY	187	-	-	-	-	-	139	71	-	397
- ABSORBED	251	-	-	-	-	-	-	27	-	278
RICHMOND HILL										
- STARTS	555	-	-	-	-	-	-	-	-	555
- UNDER CONSTRUCTION	246	-	-	-	-	-	-	-	-	246
- COMPLETIONS	530	-	-	-	-	-	-	-	-	530
- SUPPLY	357	-	-	-	-	-	-	-	-	357
- ABSORBED	540	-	-	-	-	-	-	-	-	540
WHITCHURCH/STOUFFVILLE										
- STARTS	275	-	-	-	-	-	-	-	124	399
- UNDER CONSTRUCTION	138	-	-	-	-	-	-	-	124	262
- COMPLETIONS	244	-	-	-	-	-	-	-	-	244
- SUPPLY	256	-	-	-	-	-	-	-	124	380
- ABSORBED	241	-	-	-	-	-	-	-	-	241

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

	SINGLES	SEMIS	ROW	CONDO		RENTAL		ASSISTED		TOTAL
				ROW	APT	ROW	APT	ROW	APT	
MARKHAM										
- STARTS	2562	8	-	-	-	-	-	-	39	2609
- UNDER CONSTRUCTION	1134	8	-	-	-	-	-	-	-	1142
- COMPLETIONS	2165	-	-	-	-	-	-	-	39	2204
- SUPPLY	1475	14	-	-	-	-	-	-	-	1489
- ABSORBED	2235	-	-	-	-	-	-	-	39	2274
VAUGHAN										
- STARTS	2927	12	66	-	250	-	-	26	-	3281
- UNDER CONSTRUCTION	1584	12	53	-	250	-	-	26	-	1925
- COMPLETIONS	2008	-	13	-	-	-	-	117	-	2138
- SUPPLY	2084	12	53	-	250	-	-	26	-	2425
- ABSORBED	2131	-	13	-	-	-	-	117	-	2261
TOTAL YORK REGION										
- STARTS	7612	20	66	-	250	-	139	124	163	8374
- UNDER CONSTRUCTION	3713	20	53	-	250	-	139	97	124	4396
- COMPLETIONS	5969	-	13	-	-	-	-	144	39	6165
- SUPPLY	4957	26	53	-	250	-	139	97	124	5646
- ABSORBED	6209	-	13	-	-	-	-	144	39	6405

Table 1-B
SUPPLY OF NEW HOUSING BY MARKET AREA
Toronto Branch

	SINGLES	SEMIS	ROW	CONDO		RENTAL		ASSISTED		TOTAL
				ROW	APT	ROW	APT	ROW	APT	
MISSISSUGA										
- STARTS	2938	120	74	250	-	-	176	-	30	3588
- UNDER CONSTRUCTION	1926	52	38	150	-	-	176	-	30	2372
- COMPLETIONS	1691	70	-	100	-	36	470	80	144	2591
- SUPPLY	2413	64	38	189	159	21	263	-	30	3177
- ABSORBED	1757	78	-	100	-	15	621	94	157	2822
BRAMPTON										
- STARTS	2223	-	10	-	-	-	-	31	114	2378
- UNDER CONSTRUCTION	1120	-	10	-	-	-	-	31	114	1275
- COMPLETIONS	1751	-	-	-	49	-	177	-	116	2093
- SUPPLY	1424	-	10	-	5	-	79	31	114	1663
- ABSORBED	1785	1	-	-	44	-	546	-	116	2492
CALEDON										
- STARTS	285	-	-	-	-	-	-	-	-	285
- UNDER CONSTRUCTION	135	-	-	-	-	-	-	-	-	135
- COMPLETIONS	380	-	-	-	-	-	-	-	-	380
- SUPPLY	138	-	-	-	-	-	-	-	-	138
- ABSORBED	380	-	-	-	-	-	-	-	-	380
OAKVILLE										
- STARTS	1147	54	166	-	87	-	14	25	80	1573
- UNDER CONSTRUCTION	590	18	85	-	256	-	14	26	80	1069
- COMPLETIONS	898	70	182	-	-	-	-	-	-	1150
- SUPPLY	723	25	119	-	256	-	14	26	80	1243
- ABSORBED	892	79	153	-	-	-	-	27	-	1151
CMA WEST										
- STARTS	6593	174	250	250	87	-	190	56	224	7824
- UNDER CONSTRUCTION	3771	70	133	150	256	-	190	57	224	4851
- COMPLETIONS	4720	140	182	100	49	36	647	80	260	6214
- SUPPLY	4698	89	167	189	420	21	356	57	224	6221
- ABSORBED	4814	158	153	100	44	15	1167	121	273	6845

Table 1-C
Housing Starts
 Toronto Census Metropolitan Area
 1957 - 85

<u>Year</u>	<u>Single</u>	<u>Semi</u>	<u>Row</u>	<u>Apt</u>	<u>Total</u>
1957	7817	1674	-	8064	17555
1958	10265	1662	-	12877	24804
1959	6957	1607	-	10304	18868
1960	4201	1410	79	8582	14272
1961	4300	1595	136	11619	17650
1962	5827	1852	843	8024	16546
1963	7947	2490	1350	11636	23423
1964	8014	2392	1704	16700	28810
1965	7101	1985	2289	21131	32506
1966	7246	1732	1646	11531	22155
1967	6789	2067	1970	21212	32038
1968	5555	1745	2280	28195	37775
1969	5782	2535	1838	21719	31874
1970	3249	1862	1906	23504	30521
1971	6245	3510	2218	21190	33163
1972	9101	5484	3537	20573	38695
1973	8039	3857	5927	19874	37697
1974	5928	2552	4071	16847	29398
1975	7210	3598	4744	10777	26329
1976	6216	2205	7462	9672	25555
1977	5472	4086	6081	12279	27918
1978	6257	2900	4401	12493	26051
1979	7421	4873	3070	6022	21386
1980	7547	3194	2279	7184	20204
1981	12543	3398	2455	7737	26133
1982	8762	798	1531	7973	19064
1983	15153	294	1054	8770	25271
1984	13910	242	1039	4029	19220
1985	18777	446	924	7131	27278

Toronto Census Metropolitan Area includes Metropolitan Toronto, most of York Region, Ajax, Pickering, Mississauga, Brampton, Oakville and Caledon.

TABLE 2: Commitments Under the NHA in 1985

Market Area	Market Housing			
	Direct Lending		Insured Units	
	H.O.	Rental	H.O.	Rental
TORONTO C.				
New	0	0	239	461
Existing	0	0	1214	90
TOTAL	0	0	1453	551
ETOBICOKE				
New	0	0	0	969
Existing	0	0	571	8
TOTAL	0	0	571	977
SCARBOROUGH				
New	0	0	116	230
Existing	0	0	1391	11
TOTAL	0	0	1507	241
YORK C.				
New	0	0	0	170
Existing	0	0	139	-
TOTAL	0	0	139	170
EAST YORK				
New	0	0	0	0
Existing	0	0	179	1
TOTAL	0	0	179	1
NORTH YORK				
New	0	0	4	0
Existing	0	0	792	180
TOTAL	0	0	796	180
METROPOLITAN TORONTO				
New	0	0	359	1830
Existing	0	0	4286	290
TOTAL	0	0	4645	2120
AURORA				
New	0	0	31	0
Existing	0	0	71	0
TOTAL	0	0	102	0

TABLE 2: Commitments Under the NHA in 1985, continued

Market Area	Social Housing				Total	
	Non-Profit Housing			Rural & Native	Units / Bed	
	Municipal*	Private	Co-op			
TORONTO C.						
New	373	150	144	0	1367	0
Existing	—	43	123	0	1427	43
TOTAL	373	193	267	0	2794	43
ETOBICOKE						
New	—	104	0	0	1073	0
Existing	—	0	0	0	579	0
TOTAL	—	104	0	0	1652	0
SCARBOROUGH						
New	0	80	80	0	506	0
Existing	0	4	0	0	1402	4
TOTAL	0	84	80	0	1908	4
YORK C.						
New	0	0	0	0	170	0
Existing	0	25	0	0	139	25
TOTAL	0	25	0	0	309	25
EAST YORK						
New	0	109	0	0	109	0
Existing	0	0	0	0	180	0
TOTAL	0	109	0	0	289	0
NORTH YORK						
New	239	264	—	0	507	0
Existing	0	14	—	0	972	14
TOTAL	239	278	—	0	1479	14
METROPOLITAN TORONTO						
New	612	707	224	0	3732	0
Existing	—	86	123	0	4699	86
TOTAL	612	793	347	0	8431	86
AURORA						
New	0	0	0	0	31	0
Existing	0	0	0	0	71	0
TOTAL	0	0	0	0	102	0

* Includes provincial activity under 56.1, 44.1(a)

TABLE 2: Commitments Under the NHA in 1985

Market Area	Market Housing			
	Direct Lending		Insured Units	
	H.O.	Rental	H.O.	Rental
MARKHAM				
New	0	0	36	0
Existing	0	0	201	2
TOTAL	0	0	237	2
NEWMARKET				
New	0	0	8	139
Existing	0	0	159	6
TOTAL	0	0	167	145
RICHMOND HILL				
New	0	0	17	0
Existing	0	0	85	0
TOTAL	0	0	102	0
VAUGHAN				
New	0	0	268	0
Existing	0	0	33	0
TOTAL	0	0	301	0
OTHER AREAS				
New	0	0	32	0
Existing	0	0	0	3
TOTAL	0	0	32	3
YORK REGION				
New	0	0	392	139
Existing	0	0	549	11
SUB TOTAL	0	0	941	150
TOTAL OFFICE				
New	0	0	751	1969
Existing	0	0	4835	301
TOTAL	0	0	5586	2270

H.O. is homeowner and includes condominium.

TABLE 2: Commitments Under the NHA in 1985, continued

Market Area	Social Housing				Total	
	Non-Profit Housing			Rural & Native	Units / Bed	
	Municipal*	Private	Co-op			
MARKHAM						
New	0	0	0	0	36	0
Existing	0	0	0	0	203	0
TOTAL	0	0	0	0	239	0
NEWMARKET						
New	0	0	0	0	147	0
Existing	0	0	0	0	165	0
TOTAL	0	0	0	0	312	0
RICHMOND HILL						
New	0	150	0	0	167	0
Existing	0	0	0	0	85	0
TOTAL	0	150	0	0	252	0
VAUGHAN						
New	0	0	0	0	268	0
Existing	0	0	0	0	33	0
TOTAL	0	0	0	0	301	0
OTHER AREAS						
New	0	48	24	0	104	0
Existing	0	0	0	8	11	0
TOTAL	0	48	24	8	115	0
YORK REGION						
New	0	198	24	0	753	0
Existing	0	0	0	8	568	0
SUB TOTAL	0	198	24	8	1321	0
TOTAL OFFICE						
New	612	905	248	0	4485	0
Existing	0	86	123	8	5267	86
TOTAL	612	991	371	8	9752	86

H.O. is homeowner and includes condominium.

* Includes provincial activity under 56.1, 44.1(a)

TABLE 2: Commitments Under the NHA in 1985

Market Area	Market Housing			
	Direct Lending		Insured Units	
	H.O.	Rental	H.O.	Rental
MISSISSAUGA				
(until Oct. 1/85)				
New	0	0	396	0
Existing	0	0	3619	0
TOTAL	0	0	4015	0
MISSISSAUGA				
(after Oct. 1/85)				
New	0	0	65	0
Existing	0	0	437	6
TOTAL	0	0	502	6
BRAMPTON				
New	0	0	38	0
Existing	0	0	400	6
TOTAL	0	0	438	6
CALEDON				
New	0	0	16	0
Existing	0	0	13	0
TOTAL	0	0	29	0
PEEL REGION				
New	0	0	119	0
Existing	0	0	850	0
TOTAL	0	0	969	0
OAKVILLE				
New	0	0	20	0
Existing	0	0	48	1
TOTAL	0	0	68	1
MILTON				
New	0	0	0	0
Existing	0	0	36	2
TOTAL	0	0	36	2
HALTON HILLS				
New	0	0	5	0
Existing	0	0	55	0
TOTAL	0	0	60	0

TABLE 2: ~~Commitments~~ Under the NHA in 1985

Market Area	Market Housing			
	Direct Lending		Insured Units	
	H.O.	Rental	H.O.	Rental
OTHER				
New	0	0	0	0
Existing	0	0	490	0
TOTAL	0	0	490	0
HALTON REGION PART				
New	0	0	25	0
Existing	0	0	629	0
TOTAL	0	0	654	0
TOTAL FOR MISSISSAUGA				
New	0	0	540	0
Existing	0	0	5098	9
TOTAL	0	0	5638	9

TABLE 3: Commitments Under Residential Rehabilitation Assistance Program in 1985

	Urban Areas *					RRAP Disabled	
	Homeowner		Landlord		Beds	(Direct)	
	(\$000)	Units	(\$000)	Units		(\$000)	Units
Toronto C.	352.2	56	325	12	296	3.7	1
Etobicoke	0	0	0	0	0	27.2	6
Scarborough	199	37	0	0	0	0	0
York B.	53.3	13	0	0	0	0	0
East York	191.1	40	0	0	0	0	0
North York	0	0	0	0	0	38.1	7
Metro. Toronto	<u>795.6</u>	<u>146</u>	<u>325</u>	<u>12</u>	<u>296</u>	<u>69.0</u>	<u>14</u>
Aurora	0	0	0	0	0	0	0
E. Gwillimbury	24.7	6	0	0	0	0	0
King	0	0	0	0	0	0	0
Markham	0	0	0	0	0	19.9	2
Newmarket	0	0	0	0	0	0	0
Richmond Hill	29.5	4	0	0	0	0	0
Vaughan	0	0	0	0	0	0	0
Georgina Twsp.	207	31	0	0	0	0	0
Whit./Stouff.	0	0	0	0	0	1.4	2
York Region	<u>261.2</u>	<u>41</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>21.3</u>	<u>4</u>
Midland**	0	0	0	0	0	25.0	21
Mississauga	0	0	0	0	0	37	7
TOTAL OFFICE	<u>1056.8</u>	<u>187</u>	<u>325</u>	<u>12</u>	<u>296</u>	<u>152.3</u>	<u>46</u>

* Includes loans in Neighbourhood Improvement Program NIP areas, specially designated areas, and designated rehabilitation areas.

** Special Allocation

TABLE 3: Commitments Under Residential Rehabilitation Assistance Program in 1985

	Rural & Native		Total Commitments		
	(\$000)	Units	(\$000)	Units	Beds
Toronto C.	0	0	680.9	69	296
Etobicoke	0	0	27.2	6	0
Scarborough	0	0	199	37	0
York B.	0	0	53.3	13	0
East York	0	0	191.1	40	0
North York	0	0	38.1	7	0
Metro. Toronto	<u>0</u>	<u>0</u>	<u>1189.6</u>	<u>172</u>	<u>296</u>
Aurora	0	0	0	0	0
E. Gwillimbury	0	0	24.7	6	0
King	0	0	0	0	0
Markham	0	0	19.9	2	0
Newmarket	0	0	0	0	0
Richmond Hill	0	0	29.5	4	0
Vaughan	0	0	0	0	0
Georgina Twsp.	73.6	17	280.6	48	0
Whit./Stouff.	0	0	1.4	2	0
York Region	<u>73.6</u>	<u>17</u>	<u>356.1</u>	<u>234</u>	<u>0</u>
Midland	0	0	25.0	21	0
Mississauga	0	0	37	7	0
TOTAL OFFICE	<u>73.6</u>	<u>17</u>	<u>1607.7</u>	<u>434</u>	<u>296</u>

TABLE 4: Real Estate Activity, 1985

	OWNERSHIP					RENTAL		TOTAL INVENTORY
	FREEHOLD			CONDOMINIUM				
	SINGLE	DOUBLE	ROW	ROW	APT	ROW	APT	
Inventory January 1, 1985*	8	-	-	37	184	7	30	229
Acquisitions, 1985*	23	-	-	10	23	-	-	55
Sales Closed, 1985*	257	-	-	22	140	-	3	252
Year End Inventory*	7	-	-	14	11	3	54	32
CORE Inventory	-	-	-	-	-	52	1160	1212

* Excludes CORE Inventory, i.e. Corporate Owned Real Estate as properties acquired by CMHC by means other than default of an insured mortgage.

SOCIAL HOUSING PROJECTS APPROVED

TORONTO BRANCH

1985

<u>Municipality</u>	<u>Group</u>	<u>Program</u>	<u>New or Existing</u>	<u>Family Senior or Special</u>	<u># Of</u>	
					<u>Units</u>	<u>Beds</u>
Toronto	Beverley-Sullivan	Co-op	E	F	2	
	Cardiff	Co-op	E	F	43	
	Church-Isabella	Co-op	N	F	18	
	DACHI	Co-op	E	F	8	
	Dufferin Grove	Co-op	E	F	2	
	Longview	Co-op	E	F	64	
	Perth Ave.	Co-op	N	F	102	
	Riverdale	Co-op	E	F	2	
	St. Nicholas	Co-op	N	F	18	
	Woodtree	Co-op	E	F	2	
	Innstead	Co-op	E	F	6	
	Hellenic Homes	Priv.N.P.	N	S	150	
	John Howard	Priv.N.P.	E	SP		10
	My Brother's Place	Priv.N.P.	E	SP		8
	Houselink	Priv.N.P.	E	SP		5
	Na Me Res	Priv.N.P.	E	SP		20
	Bathurst Quay I (Cityhome)	Publ.N.P.	N	F	162	
	Bathurst Quay II(Cityhome)	Publ.N.P.	N	F	106	
	Yonge-Sherwood (Metro HCL)	Publ.N.P.	N	F	105	
Scarborough	Art Burke	Co-op	N	F	80	
	Kerry's Place	Priv.N.P.	E	SP		4
	Gabriel Dumont	Priv.N.P.	N	F	80	
North York	N.C.J.W.	Priv.N.P.	N	F/S	110/50	
	Zahav	Priv.N.P.	N	F	104	
	Supportive Housing	Priv.N.P.	E	SP		10
	Kerry's Place	Priv.N.P.	E	SP		4
	Yonge-Kempford (Metro HCL)	Publ.N.P.	N	S	239	
Etobicoke	Compass Charitable	Priv.N.P.	N	F/S	47/57	
East York	Thornclyff United	Priv.N.P.	N	F/S	73/36	
York City	Unity House	Priv.N.P.	E	SP		25
Georgina	Georgina	Co-op	N	F	24	
Richmond Hill	St. Mark's	Priv.N.P.	N	F	150	
Pefferlaw	Lion's	Priv.N.P.	N	S	26	
Mt. Albert	Royal Oak	Priv.N.P.	N	S	22	

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
OSHAWA	G.B. Thompson	(416) 571-3200	Ste. 200, 2 Simcoe St. S., OSHAWA, Ontario.	P.O. Box 890, OSHAWA, Ontario. L1H 7N1
OTTAWA	W.J. Markey	(613) 225-6770	1500 Merivale Road, OTTAWA, Ontario.	P.O. Box 5050, Station F, OTTAWA, Ontario. K2C 3K5
PETERBOROUGH	D. R. Moulds	(705) 743-3584	251 Charlotte Street, PETERBOROUGH, Ontario.	P.O. Box 689. PETERBOROUGH, Ontario. K9J 6Z8
SAULT STE. MARIE	G. P. Williams	(705) 759-1116	Station Tower 2nd Floor, 421 Bay Street, SAULT STE. MARIE, Ontario.	P.O. Box 189, SAULT STE. MARIE, Ont. P6A 5L6
SUDBURY	Denis St. Onge	(705) 675-2206	Scotia Tower, Ste. 306, 30 Cedar Street, SUDBURY, Ontario.	P.O. Box 1300, SUDBURY, Ontario. P3E 4S7
THUNDER BAY	R.B. Fenlon	(807) 623-3496	West Arthur Place, Suite 302, 1265 Arthur Street, THUNDER BAY, Ontario.	P.O. Box 940, Station F, THUNDER BAY, Ontario. P7C 4X8
TORONTO	C. K. Holder	(416) 781-2451	650 Lawrence Ave. West, TORONTO, Ontario. M6A 1B2	Same as Civic Address
WINDSOR	D. R. Triebner	(519) 256-8221	Suite 410, 100 Ouellette Avenue, WINDSOR, Ontario. N9A 6T3 (Effective Dec. 1/85)	Same as Civic Address

CMHC LIST OF OFFICES

IN

ONTARIO REGION

1985-12-16

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
BARRIE	Ms. B. F. Goodwin	(705) 728-4811	Civic Square Tower, Suite 701, 70 Collier Street, BARRIE, Ontario.	P.O. Box 578, BARRIE, Ontario L4M 4V1
HAMILTON	Ms. Nancy Laver	(416) 572-2451	Suite 202, 350 King Street East, HAMILTON, Ontario.	P.O. Box 56, HAMILTON, Ontario. L8N 3B1
KINGSTON	Doug Ewart	(613) 547-2457	Empire Life Bldg., Suite 402, 259 King Street East, KINGSTON, Ontario.	P.O. Box 730, KINGSTON, Ontario. K7L 4X6
KITCHENER	Bruce Hutchings	(519) 743-5264	Commerce House, Suite 680 50 Queen Street N., KITCHENER, Ontario	P.O. Box 2067, KITCHENER, Ontario. N2H 6K8
LONDON	C. W. Lusk	(519) 438-1731	4th Floor, 285 King Street, LONDON, Ontario.	P.O. Box 2845, LONDON, Ontario N6A 4H4
NORTH BAY	Léon Levasseur	(705) 472-7750	593 Main Street East, NORTH BAY, Ontario.	P.O. Box 1260, NORTH BAY, ONTARIO P1B 8K5
ONT. REG. OFFICE	General Manager Acting General Mgr/ Dist. Mgr. (South)	(416) 498-7300	Suite E222, 2255 Sheppard Ave. East, WILLOWDALE, Ontario M2J 4Y1	Same as Civic Address

CMHC LIST OF OFFICES
IN

85-12-16

ONTARIO REGION

OFFICES	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
KENORA	Ms. C. L. Shields Folster Administrator (807) 468-3464	Kenora Shoppers Mall Railway Street KENORA, Ontario.	P.O. Box 2860 KENORA, Ontario. P9N 3X8
TIMMINS	Ms. P. Filion Administrator	119 Pine Street South, Room 212 TIMMINS, Ontario. P4N 2K3	Same as Civic Address

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Year-End Review

Toronto Office



**Canada Mortgage
and Housing
Corporation**

**Société canadienne
d'hypothèques et
de logement**

1986 YEAR END REVIEW

TORONTO BRANCH

C.M.H.C.

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Canada Mortgage
and Housing Corporation

Société canadienne
d'hypothèques et de logement

Toronto Branch

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April, 1987

LETTER FROM THE MANAGER TORONTO BRANCH

On behalf of Canada Mortgage and Housing Corporation, we are pleased to provide you with a copy of our annual year-end review for the Toronto Branch. This Review is designed to give you an understanding of the nature and scope of activities of the Corporation within the territory covered by the Toronto Branch.

We personally would like to thank all of those involved in the delivery of CMHC programs, both inside and outside the Corporation, for the tremendous effort they made in effectively and efficiently administering the programs for which we are responsible.

We hope the information contained in this Review will be of interest and use to you.

Yours sincerely,

C.K. Holder
Branch Manager



TORONTO OFFICE OVERVIEW

Housing starts in the Toronto Census Metropolitan Area totalled 33 631, up 6 353 from the previous year and the highest level since 1977. Starts of single detached units were 24 365, the highest level ever attained in the Toronto C.M.A. and 30 percent above last year's level which had been the previous record. Total resales reported by the Toronto Real Estate Board were 52 919, up 16 per cent from the previous year. By December, the average price was 41 percent higher than in December 1985. Despite this strong market activity, the Toronto branch was less active in the underwriting of mortgage insurance, as borrowers used alternative forms of financing.

In 1986, CMHC reached an agreement with the province for the latter to assume a lead role in delivery of most of the social housing programs. As well, CMHC introduced its Index-linked Mortgage (ILM) program for co-operative housing projects; during 1986, a total of 578 units were approved in the Toronto area.

In the area of housing renovation, CMHC continued to deliver its Residential Rehabilitation Assistance Program (RRAP). In 1986, commitments were issued for 334 units/beds.

TABLE 1
HIGHLIGHTS OF 1986 ACTIVITY
COMMITMENTS
Units/Beds

<u>Program Area</u>	<u>1984</u> <u>Total</u>	<u>1985</u> <u>Total</u>	<u>1986</u> <u>Total</u>
Market Housing Insurance	13 781	13 840	9 278
ILM Co-op	-	-	578
Social Housing (56.1)	2 989	2 162	3 521
Rehabilitation (RRAP)	139	562	334

MARKET HOUSING SUPPORT

During 1986, NHA mortgage loan insurance activity was down considerably from that of 1985 for all our product lines. This decrease reflects the overall decline in activity in insured mortgages versus conventional mortgages in the market place during the past year. The strong resale and new housing markets in 1986 made it possible for borrowers to utilize alternative forms of financing in lieu of mortgage insurance. However, with the introduction of Mortgage Backed Securities combined with a stabilization of interest rates, an increase in NHA insured activity is anticipated during 1987.

TABLE 2
SUMMARY OF COMMITMENTS, MARKET HOUSING
UNITS

Type	1986		1985	
	<u>New</u>	<u>Existing</u>	<u>New</u>	<u>Existing</u>
Market Lending Insured				
- Home Owner	437	7,903	1,291	9,933
- Rental	<u>631</u>	<u>307</u>	<u>2,079</u>	<u>537</u>
Total	1,068	8,210	3,370	10,470

Our new and existing multiple figures for both 1985 and 1986 include projects approved in the Barrie, Peterborough and Oshawa Office territories. For 1986, our new rental figure of 631 units includes two projects in Oshawa for 98 units, one project in Barrie for 120 units and one project in Peterborough for 121 units. Our existing rental figure of 307 units includes two Peterborough projects totalling 92 units.

RESIDENTIAL REHABILITATION

During 1986, the Residential Rehabilitation Assistance Program (RRAP) underwent major changes in policies and program delivery. The loans and grants under RRAP - Homeowner helped in the repair and improvement of 157 dwelling units. Under the RRAP-Rental program, landlords were allowed to renovate their buildings to improve the living conditions for their tenants and in this program we approved nine projects totalling 90 beds and 6 units. In addition to these programs, we have introduced a separate program which will improve the accessibility to units for disabled occupants. Under the RRAP-Disabled program we approved 36 beds and 45 self contained units.

TABLE 3
SUMMARY OF COMMITMENTS, RRAP
Units/Beds

<u>Program Type</u>	1985		1986	
	<u>Units</u>	<u>Beds</u>	<u>Units</u>	<u>Beds</u>
Homeowner Urban	157		156	
Homeowner Rural	1		1	
Rental	33	302	6	90
Disabled	52		45	36
On Reserve	17		NIL	

1986 SOCIAL HOUSING ACTIVITY

During 1986 new directions in the Social Housing Programs were implemented as a result of a lengthy consultative process initiated by the Federal Government. The result of this process has been an increased participation by the Provincial Government in the funding of Social Housing Projects as well as their assumption of the delivery of the Non-Profit Housing Program.

FEDERAL/PROVINCIAL NON-PROFIT HOUSING PROGRAM

The objective of the new Non-Profit Housing Program remains essentially the same as the previous interest rate reduction program which provided assistance to Public and Private Non-Profit Corporations and Non-Profit Continuing Co-operative Housing Associations for the construction, acquisition or rehabilitation of rental housing projects for households in need of adequate, affordable, and suitable housing.

Under this program CMHC continues to insure loans from approved lenders for up to one hundred percent of the cost of projects. As well the Federal Government through CMHC provides 60 percent of the assistance directed to households in need.

FEDERAL CO-OPERATIVE HOUSING PROGRAM

During 1986 a new Federal Co-operative Housing Program was also introduced. The purpose of the program is to support the production of cost-effective co-operative housing which provides security of tenure for moderate income households who are unable to access homeownership. All projects offer a minimum of 15 percent of their units to rent-gear-to-income households through the participation of the Provincial Government in the program with the provision of Rent Supplement Assistance on 30 percent of the units delivered under the program.

Under this program CMHC insures an Index-Linked Mortgage from approved lenders for up to one hundred percent of the cost of projects. As well the Federal Government through CMHC provides assistance to bridge the gap between the economic and market costs of the projects.

1986 APPROVALS

1986 was a particularly active year in both new programs. In the Toronto Branch Territory a total of sixty-four loans were approved to projects applying under the Non-Profit Housing Program for a total of 3 516 units. Table 10 shows the total numbers by municipality.

Under the Federal Co-operative Housing Program a total of 578 units were approved to a total of five projects. Of these units 494 were for new family housing and 84 units were allocated for the renovation of an existing housing development. Table 8 provides a breakdown by municipality.

A complete listing of all social housing projects approved is contained in Tables 9 and 11.

OTHER SOCIAL HOUSING PROGRAMS

URBAN/NATIVE HOUSING PROGRAM

The objective of the Urban/Native Housing Program is to assist Native households in need to obtain affordable, adequate, and suitable rental housing.

CMHC insures loans made by approved lenders for up to 100 percent of capital costs. In addition CMHC provides an annual subsidy in an amount representing the difference between annual operating costs and annual project revenues.

One project received CMHC approval in 1986 representing a total of 20 scattered units in the Towns of Midland and Penetanguishene.

RURAL AND NATIVE HOUSING

The Rural and Native Housing Program is designed to provide modest, well constructed housing, in specifically designated areas. Low income families who cannot afford conventional financing, but demonstrate they have the ability and budgetary discipline to maintain the house including making mortgage payments on a geared-to-income basis, may qualify for the program.

The Toronto Branch delivers the program in two designated areas, namely Sutton and Pefferlaw. During 1986 5 units were approved - 3 in Sutton, 2 in Pefferlaw.

Table 4
Housing Starts
Toronto Census Metropolitan Area
1957 - 86

<u>Year</u>	<u>Single</u>	<u>Semi</u>	<u>Row</u>	<u>Apt</u>	<u>Total</u>
1957	7817	1674	-	8064	17555
1958	10265	1662	-	12877	24804
1959	6957	1607	-	10304	18868
1960	4201	1410	79	8582	14272
1961	4300	1595	136	11619	17650
1962	5827	1852	843	8024	16546
1963	7947	2490	1350	11636	23423
1964	8014	2392	1704	16700	28810
1965	7101	1985	2289	21131	32506
1966	7246	1732	1646	11531	22155
1967	6789	2067	1970	21212	32038
1968	5555	1745	2280	28195	37775
1969	5782	2535	1838	21719	31874
1970	3249	1862	1906	23504	30521
1971	6245	3510	2218	21190	33163
1972	9101	5484	3537	20573	38695
1973	8039	3857	5927	19874	37697
1974	5928	2552	4071	16847	29398
1975	7210	3598	4744	10777	26329
1976	6216	2205	7462	9672	25555
1977	5472	4086	6081	12279	27918
1978	6257	2900	4401	12493	26051
1979	7421	4873	3070	6022	21386
1980	7547	3194	2279	7184	20204
1981	12543	3398	2455	7737	26133
1982	8762	798	1531	7973	19064
1983	15153	294	1054	8770	25271
1984	13910	242	1039	4029	19220
1985	18777	446	924	7131	27278
1986	24365	400	1479	7387	33631

Toronto Census Metropolitan Area as defined by the 1981 Census includes Metropolitan Toronto, most of York Region, Ajax, Pickering, Mississauga, Brampton, Oakville and Caledon.

TABLE 5: Commitments Under the NHA in 1986

Market Area	Market Housing Insured Units		Social Housing				Total Units
			Non-Profit Housing			Rural & Native	
	**H.O.	Rental	Municipal*	Private	Co-op		
TORONTO C.							
New	8	280	419	364	129	0	1200
Existing	1000	52	133	97	12	0	1303
TOTAL	1008	332	552	461	141	0	2503
ETOBICOKE							
New	2	-	-	0	0	0	2
Existing	441	10	-	20	0	0	471
TOTAL	443	10	-	20	0	0	473
SCARBOROUGH							
New	48	-	150	0	108	0	306
Existing	1037	17	0	27	0	0	1081
TOTAL	1085	17	150	27	108	0	1387
YORK C.							
New	-	-	210	0	0	0	210
Existing	116	2	0	0	0	0	118
TOTAL	116	2	210	0	0	0	328
EAST YORK							
New	-	-	219	0	0	0	219
Existing	119	7	0	0	0	0	126
TOTAL	119	7	219	0	0	0	345
NORTH YORK							
New	3	-	0	112	-	0	115
Existing	659	38	0	32	-	0	729
TOTAL	662	38	0	144	-	0	844
METROPOLITAN TORONTO							
New	61	280	998	476	237	0	2052
Existing	3372	126	133	176	12	0	3828
TOTAL	3433	406	1131	652	249	0	5880

* Includes provincial activity under 56.1, 44.1 (a)

** H.O. is homeownership and includes condominiums.

TABLE 5: Commitments Under the NHA in 1986

Market Area	Market Housing		Social Housing				Total Units
	Insured Units		Non-Profit Housing			Rural & Native	
	**H.O.	Rental	Municipal*	Private	Co-op		
AURORA							
New	37	-	0	0	107	0	144
Existing	47	2	0	0	0	0	49
TOTAL	84	2	0	0	107	0	193
MARKHAM							
New	13	0	0	0	0	0	13
Existing	164	2	0	0	0	0	166
TOTAL	177	2	0	0	0	0	179
NEWMARKET							
New	7	-	0	0	0	0	7
Existing	113	1	0	0	0	0	114
TOTAL	120	1	0	0	0	0	121
RICHMOND HILL							
New	20	0	125	28	0	0	173
Existing	69	2	0	0	0	0	71
TOTAL	89	2	125	28	0	0	244
VAUGHAN							
New	11	-	0	0	0	0	11
Existing	40	-	0	0	0	0	40
TOTAL	51	-	0	0	0	0	51
OTHER AREAS							
New	56	-	0	0	0	0	56
Existing	436	108	0	0	0	5	549
TOTAL	492	108	0	0	0	5	605
YORK REGION							
New	144	-	125	28	107	0	404
Existing	869	115	0	0	0	5	989
TOTAL	1013	115	125	28	107	5	1393

* Includes Provincial activity under 56.1, 44.1 (a)

** H.O. is homeowner and includes condominium.

TABLE 5: Commitments Under the NHA in 1986

Market Area	Market Housing		Social Housing				Total
	Insured Units		Non-Profit Housing			Rural & Native	Units
	*H.O.	Rental	Municipal	Private	Co-op		
MISSISSAUGA							
New	89	0	306	258	0	0	653
Existing	1622	28	0	0	0	0	1650
TOTAL	1711	28	306	258	0	0	2303
BRAMPTON							
New	86	0	81	0	0	0	167
Existing	1564	22	0	0	0	0	1586
TOTAL	1650	22	81	0	0	0	1753
CALEDON							
New	7	0	0	0	0	0	7
Existing	31	0	0	0	0	0	31
TOTAL	38	0	0	0	0	0	38
PEEL REGION							
New	182	0	387	258	0	0	827
Existing	3217	50	0	0	0	0	3267
TOTAL	3399	50	387	258	0	0	4094
OAKVILLE							
New	32	0	0	0	0	0	32
Existing	176	7	0	0	0	0	183
TOTAL	208	7	0	0	0	0	215
MILTON							
New	2	0	0	0	0	0	2
Existing	111	6	0	0	0	0	117
TOTAL	113	6	0	0	0	0	119
HALTON HILLS							
New	16	0	0	0	0	0	16
Existing	158	3	0	0	0	0	161
TOTAL	174	3	0	0	0	0	177
HALTON HILLS (Part)							
New	50	0	0	0	0	0	50
Existing	445	16	0	0	0	0	461
TOTAL	495	16	0	0	0	0	511
TOTAL TORONTO BRANCH							
New	437	280	1510	762	344	0	3333
Existing	7903	307	133	176	12	8	8548
TOTAL	8340	587	1643	938	356	8	11881

* H.O. is homeowner and includes condominium

TABLE 6: Social Housing Commitments Outside Toronto CMA
Commitments Under the NHA in 1986, continued

Market Area	Social Housing				Total Units
	Non-Profit Housing			Rural & Native	
	Municipal*	Private	Co-op		
OSHAWA					
New	44	0	40	0	84
Existing	0	0	0	0	0
TOTAL	44	0	40	0	84
WHITBY					
New	70	124	0	0	194
Existing	0	0	0	0	0
TOTAL	70	124	0	0	194
BROCK & SCUGOG					
New	0	0	70	0	70
Existing	0	0	0	0	0
TOTAL	0	0	70	0	70
DURHAM REGION					
New	114	124	110	0	348
Existing	0	0	0	0	0
TOTAL	114	124	110	0	348
LINDSAY					
New	50	0	0	0	50
Existing	0	0	0	0	0
TOTAL	50	0	0	0	50
PETERBOROUGH					
New	0	102	0	0	102
Existing	0	0	0	0	0
SUB TOTAL	0	102	0	0	102
BRACEBRIDGE					
New	25	0	0	0	25
Existing	0	0	0	0	0
TOTAL	25	0	0	0	25
HALIBURTON					
New	0	50	0	0	50
Existing	0	0	0	0	0
TOTAL	0	50	0	0	50
TOTAL AREA OUTSIDE TORONTO CMA					
New	189	276	110	0	575
Existing	0	0	0	0	0
TOTAL	189	276	110	0	575

H.O. is homeowner and includes condominium.

* Includes provincial activity under 56.1, 44.1(a)

TABLE 7: Commitments Under Residential Rehabilitation Assistance Program in 1986

	Urban Areas *					RRAP Disable (Direct)	
	Homeowner		Landlord			(\$000)	Units
	(\$000)	Units	(\$000)	Units	Beds		
Toronto C.	283.0	41	371.6	1	90	93.8	44
Etobicoke	29.8	7	0	0	0	59.3	13
Scarborough	180.9	38	0	0	0	34.6	8
York B.	21.9	3	15.5	3	0	0	0
East York	168.7	43	1.4	1	0	4.1	1
North York	29.1	7	0	0	0	29.9	7
Metro. Toronto	713.4	139	388.5	5	90	221.7	73
Aurora	0	0	0	0	0	0	0
E. Gwillimbury	10.0	2	0	0	0	1.8	1
King	0	0	0	0	0	0	0
Markham	0	0	0	0	0	0	0
Newmarket	0	0	0	0	0	0	0
Richmond Hill	5.0	1	0	0	0	0	0
Vaughan	0	0	2.7	1	0	0	0
Georgina Twsp.	22.6	5	0	0	0	5.0	1
Whit./Stouff.	0	0	0	0	0	0	0
York Region	37.6	8	2.7	1	0	6.8	2
Midland**	0	0	0	0	0	0	0
Mississauga	38.0	6	0	0	0	6.7	1
Brampton	3.3	2	0	0	0	8.4	3
Caledon	5.0	1	0	0	0	0	0
Georgetown	0	0	0	0	0	1.3	1
Oakville	0	0	0	0	0	5.0	1
TOTAL OFFICE	797.3	156	391.2	6	90	249.9	81

TABLE 8
I.L.M. APPROVALS 1986

By Municipality

MUNICIPALITY	No. of Units		# PROJECTS
	NEW	EXISTING	
TORONTO	-	84	1
SCARBOROUGH	262		2
NORTH YORK	140		1
OSHAWA	92		1
TOTALS	494	84	5

TABLE 9

CO-OPERATIVE APPROVALS 1986

FEDERAL CO-OPERATIVE HOUSING PROGRAM (ILM)

PROJECT	LOCATION	# OF UNITS
Milliken Co-operative (new/family)	Alton Towers Circle & McCowan Road Scarborough, Ontario	102
Ellen McGreal Co-operative (new/family)	Brenyon Way & Sewells Scarborough, Ontario	160
Black Creek Co-operative (new/family)	1779 Jane Street North York, Ontario	140
Cawthra Mansions Co-operative (exist/family)	211,215,219 College Street Toronto, Ontario	84
Rossland Ridge Co-operative (new/family)	Rossland Road & Thornton Oshawa, Ontario	92

TABLE 10**56.1 PROJECTS APPROVED, 1986****By Municipality**

MUNICIPALITY	No. of Units	# PROJECTS
TORONTO	1232	17
NORTH YORK	118	2
EAST YORK	219	1
YORK	210	1
SCARBOROUGH	266	3
METRO TORONTO	2045	24
BRAMPTON	81	1
MISSISSAUGA	523	3
MALTON	41	1
WESTERN CMA	645	4
AURORA	107	1
RICHMOND HILL	153	2
WHITBY	194	2
OSHAWA	84	2
PORT PEARY	70	1
PETERBOROUGH	102	1
LINDSAY	50	1
BRACEBRIDGE	25	1
HALIBURTON	50	1
TOTAL	3521	41

TABLE 11

56.1 PROJECTS APPROVED 1986

PROJECT NAME	ADDRESS	CLIENT GROUP	# UNITS	BLDG: TYPE	APPLICANT TYPE
Supportive Hsg. Coalition of Metropolitan Toronto	Scattered, Metro Toronto	SP	106/E 79/N	MIXED	Pvt. N/P
Houselink Community Homes	Scattered, Metro Toronto	SP	85/N 5/E	MIXED	Pvt. N/P
City of Toronto Non-Profit Hsg. Co-operation	790, 800, 840 Eglinton Avenue, West, Toronto	FA	133/E	APT.	Mun. N/P
Rakoczi Villa	747 St. Clair Avenue West, Toronto	SEN	97/N	APT.	Pvt. N/P
Wood Tree Co-operative Inc.	10 Spring Grove Avenue Toronto	FA	2/E	DUPLEX	Co-op
Haliburton Community Housing Housing Coalition	Victoria Street Village of Haliburton	SNRS	50/N	APT.	Pvt. N/P
Toronto Christian Resource Centre Self-Help Inc.	Toronto	SP	19/E	ROW HOSTEL	Pvt. N/P
City of Toronto Non-Profit Housing Coalition	44-58 Keele Street Toronto	FA	8/N	DUPLEX	Mun. N/P
Tamil Co-operative Homes	Corner Wade/Lansdowne Toronto	FA	129/N	APT.	Co-op
City of Toronto Non-Profit Housing Corporation	101 Hanson Street Toronto	FA	145/N	APT.	Mun. N/P
Riverdale Co-operative Homes	13 Prust Avenue 315 Greenwood Avenue Toronto	FA	4/E	DUPLEX	Co-op
Rosetown Non-Profit Housing Corporation	Pugsley/Major McKenzie Drive, Richmond Hill	SNRS	125/N	APT.	Mun. N/P
Emmanuel Lutheran Manor Victoria Village	1684 Victoria Park Avenue, North York	SNRS	112/N	APTS.	Pvt. N/P

TABLE 11

56.1 PROJECTS APPROVED 1986, CONTINUED

PROJECT NAME	ADDRESS	CLIENT GROUP	# UNITS	BLDG: TYPE	APPLICANT TYPE
Riverdale Housing Action Group	Scattered, Metro Toronto	SP	12/E	ROW	Pvt. N/P
Woodgreen Community Housing Development Committee	835 Queen Street East Toronto	SP	36/N	APT.	Pvt. N/P
All Saints Church Homes for Tomorrow Society	315 Dundas Street East Toronto	SP	61/N	APT.	Pvt. N/P
Peel Non-Profit Housing Corporationtally Retarded	County Court Blvd. & Mossbank Dr., Brampton	FA	81/N	APT.	Mun. N/P
Bracebridge Municipal Non-Profit Housing Corporation	Old Monck Drive Bracebridge	FARS	25/N	APT.	Mun. N/P
Metropolitan Toronto Housing Company Limited	Midland/Eglinton 'Town Haven Place' - Scarborough	FSNRSR	150/N	APT.	Mun. N/P
Metropolitan Toronto Housing Company Limited	Eglinton Avenue West 'Eglinton/Glen Haven' York	FA/SNR	210/N	APT.	Mun. N/P
Lindsay Municipal Non-Profit Housing Corporation	Sioux Street, Lindsay	FA	50/N	ROW	Mun. N/P
Metropolitan Toronto Housing Company Limitedtarded	College & Clinton Toronto	SNRS	157/N	APT.	Mun. N/P
Peel Non-Profit Housing Corporation	Westwood Court-Goreway Drive, Malton	FA	41/N	APT.	Mun. N/P
Durham Christian Homes Inc.	Nichol Avenue & Glenhill Dirve, Whitby	SNRS	124/N	APTS.	Pvt. N/P
Durham Region Non-Profitter Housing Corporation	Ormond Drive, Oshawa	FA	44/N	ROW	Mun. N/P
Borelia Co-operative Homes Incorporated	Carnegie St. - Port Perry Twp. of Scugog	FA	70/N	APT/ROW	Co-op
Peel Non-Profit Housing Corporation	Ridgewood-Goreway Dr. & Morningstar Dr. Mississauga	FA	144/N	APTS.	Mun. N/P

TABLE 11

56.1 PROJECTS APPROVED 1986, CONTINUED

PROJECT NAME	ADDRESS	CLIENT GROUP	# UNITS	BLDG: TYPE	APPLICANT TYPE
instead Co-operative Inc	239 Highfield Rd. #29 Hiawatha Rd.-Toronto	FA	6/E	APT.	Co-op
etro Toronto Association for Mentally Retarded	ScarboroughMetro	SP	8/N	HOSTEL	Pvt. N/P
Charles Darrow Housing Co-operativelage	Wellington Street & McDonald Drive-Aurora	FA	107/N	APT/ROW	Co-op
owil Non-Profit Homes Housing Corporation	Sunset Beach Road Richmond Hill	SNRS	28/N	ROW	Pvt. N/P
Orham Region Non-Profit Housing Cororationd.	Nichol Avenue Whitby	FA	70/N	APT.	Mun. N/P
ple Glen Housing Co-operative	Wilson Road North Oshawa	FA	37/F 3/S 40/N	ROW	Co-op
Metropolitan Toronto Assoc. for the Mentally Retarded	North York	SP	6/E	HOSTEL	Pvt. N/P
Metropolitan Toronto Assoc. for the Mentally Retarded	7 Lappin Avenue Toronto	SP	6/E	HOSTEL	Pvt. N/P
City of Toronto Non-Profit Housing Corporation	69-97 Dowling Avenue Toronto	FA	138/N	APT.	Mun. N/P
The Metropolitan Toronto Housing Company Ltd.	Thornccliffe Park Drive East York	SNRS	219/N	APT.	Mun. N/P
Bel Non-Profit Housing Corporation	Hurontario Family Apts Hawthorne Valley Blvd. Mississauga	FA	121/N	APT.	Mun. N/P
Mintbury Non-Profit Shelter Corporation	Mintbury Place - N/W Webb Dr. & Confedera- tion Pkway-Mississauga	FA	258/N	APT.	Pvt. N/P
Scarborough Heights Co-op Homes Inc.	Burrows Hall Blvd. Scarborough	FA	108/N	APTS.	Co-op
S. John's Retirement Homes Incorporated	Water & Brock Streetay Peterborough	SNRS	102/N	APT.	Pvt. N/P

**CMHC LIST OF OFFICES
IN
ONTARIO REGION**

1987-03-02

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
BARRIE	O.A. Strong	(705) 728-4811	Civic Square Tower, Suite 701, 70 Collier Street, BARRIE, Ontario.	P.O. Box 578, BARRIE, Ontario L4M 4V1
HAMILTON	Ms. Nancy Laver	(416) 572-2451	Suite 202, 350 King Street East, HAMILTON, Ontario.	P.O. Box 56, HAMILTON, Ontario. L8N 3B1
KENORA	Ms. C.L.Shields Folders Administrator	(807) 468-3464	Kenora Shoppers Mall Railway Street KENORA, Ontario	C.P. 2860, KENORA (Ontario) P9N 3X8
KINGSTON	J.D. Ewart	(613) 545-8040	Empire Life Bldg., Suite 402, 259 King Street East, KINGSTON, Ontario.	P.O. Box 730, KINGSTON, Ontario. K7L 4X6
KITCHENER	B. P. Hutchings	(519) 743-5264	Commerce House, Suite 480 50 Queen Street N., KITCHENER, Ontario	P.O. Box 2067, KITCHENER, Ontario. N1H 6K8
LONDON	C. W. Lusk	(519) 438-1731	4th Floor, 285 King Street, LONDON, Ontario.	P.O. Box 2845, LONDON, Ontario N6A 4H4
NORTH BAY	L. Levasseur	(705) 472-7750	593 Main Street East, NORTH BAY, Ontario.	P.O. Box 1260, NORTH BAY, ONTARIO P1B 8K5
ONT. REG. OFFICE General Manager	J.T. Lynch	(416) 495-2000	Suite E222, 2255 Sheppard Ave. East, WILLOWDALE, Ontario M2J 4Y1	Same as Civic Address

ONTARIO REGION

OFFICES	MANAGER	TELEPHONE NO.	CIVIC ADDRESS	MAILING ADDRESS
OSHAWA	G.B. Thompson	(416) 571-3200	Ste. 200, 2 Simcoe St. S., OSHAWA, Ontario.	P.O. Box 890, OSHAWA, Ontario. L1H 7N1
OTTAWA	W.J. Markey	(613) 728-6884	Carling Executive Park 1565 Carling Ave., Suite 300 Ottawa, Ontario	P.O. Box 3516, Station C, OTTAWA, Ontario. K1Y 4G1
PETERBOROUGH	D. R. Moulds	(705) 743-3584	251 Charlotte Street, PETERBOROUGH, Ontario.	P.O. Box 689. PETERBOROUGH, Ontario. K9J 6Z8
SAULT STE. MARIE	G.P. Williams	(705) 759-1116	Station Tower 2nd Floor, 421 Bay Street, SAULT STE.MARI, ONTARIO	P.O. Box 189, SAULT STE. MARIE, Ont. P6A 5L6
SUDBURY	J.D. St. Onge	(705) 675-2206	Scotia Tower, Ste. 306, 30 Cedar Street, SUDBURY, Ontario.	P.O. Box 1300, SUDBURY, Ontario. P3E 4S7
TIMMINS	Ms. P. Filion Administrator	(705) 267-1112	119 Pine Street South Room 212 TIMMINS, Ontario P4N 2K3	Same as Civic Address
THUNDER BAY	R.B. Fenlon	(807) 343-2010	Royal Insurance Bldg. Suite 200, 28 North Cumberland St. THUNDER BAY, Ontario.	P.O. Box 2026 Station P, THUNDER BAY, Ontario. P7C 5E7
TORONTO	C. K. Holder	(416) 781-2451	650 Lawrence Ave.West, TORONTO, Ontario. M6A 1B2	Same as Civic Address
WINDSOR	D. R. Triebner	(519) 256-8221	Suite 410, 100 Ouellette Avenue, WINDSOR, Ontario. N9A 6T5	Same as Civic Address

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Year-End Review

Toronto Office

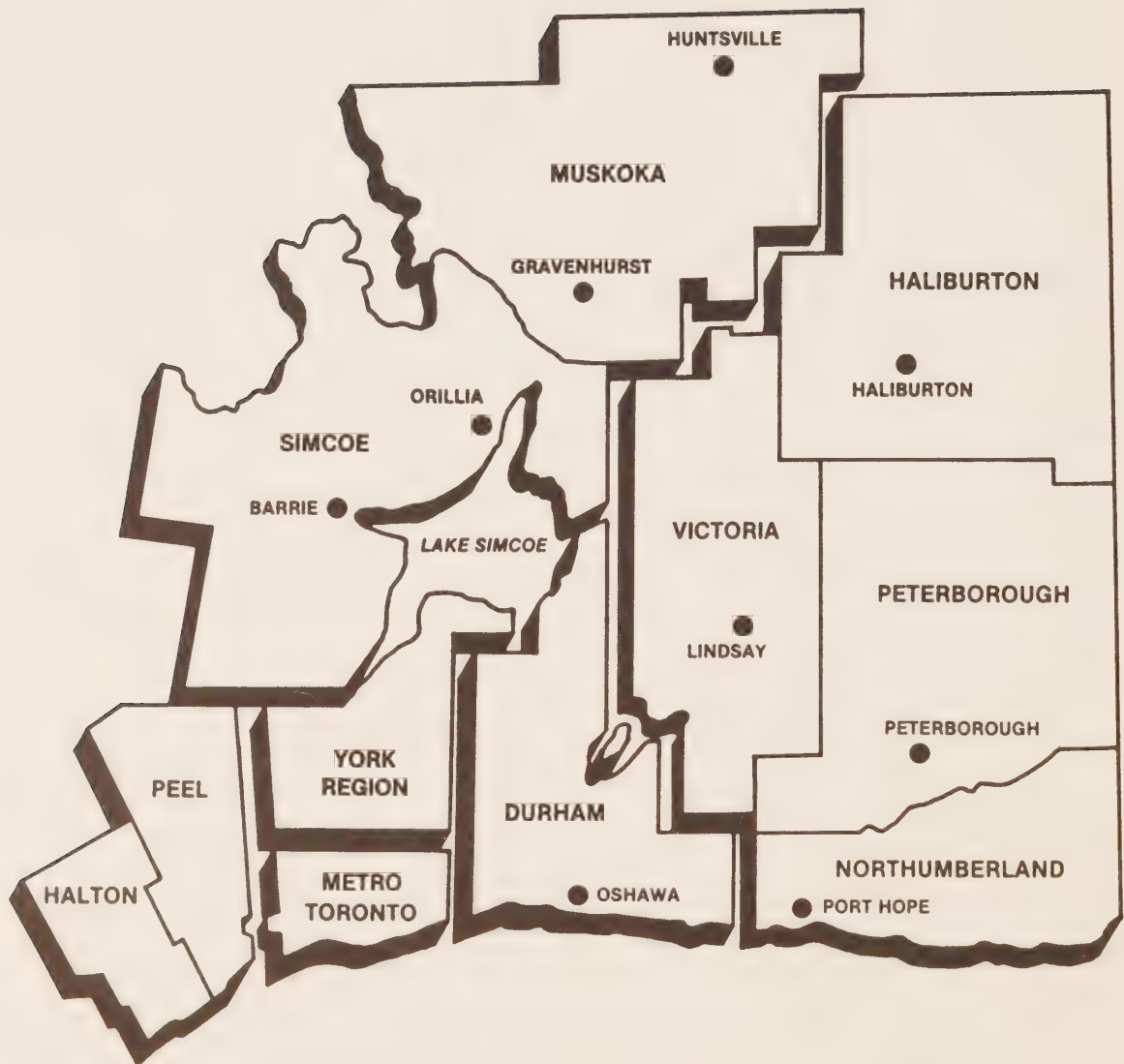


Canada Mortgage
and Housing
Corporation

Société canadienne
d'hypothèques et
de logement

Canada

Toronto Branch Territory



1987 YEAR END REVIEW

CMHC, TORONTO BRANCH

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April, 1988

LETTER FROM THE MANAGER TORONTO BRANCH

On behalf of Canada Mortgage and Housing Corporation, we are pleased to provide you with our annual year-end review for the Toronto Branch. This Review is designed to give you an understanding of the nature and scope of the Corporation's activities within the territory covered by the Toronto Branch.

We hope the information contained in this Review will be of interest and use to you. Should you have any questions please contact the Market Analysis Division, Toronto Branch.

Yours sincerely,

A handwritten signature in dark ink, appearing to read 'C.K. Holder', written over a circular stamp or mark.

C.K. Holder
Branch Manager

TORONTO OFFICE OVERVIEW

During 1987, housing activity was brisk in the Toronto Branch territory. Housing starts were up forty percent over the previous year at 56,058 units, accounting for slightly over half of all starts in Ontario and almost a quarter of all Canadian starts (see Table 1). Starts of single detached homes in the Toronto CMA (Census Metropolitan Area) were at their highest level ever with 27,825 units being started (see Table 2). By December 1987, the average MLS (Multiple Listing Service) house price in the Toronto Real Estate Board territory was \$195,239, up twenty percent from December 1986.

Amid this frenetic activity, CMHC's Toronto Office increased its social housing commitments considerably from the previous year, especially in the area of housing renovation where the number of households receiving assistance nearly tripled. In addition, 3,325 non-profit housing units and 92 rent supplement units were created. CMHC was also active in providing mortgage insurance for 6,295 private units and approving 353 units under the Federal Co-operative Housing Program.

HIGHLIGHTS OF 1987 ACTIVITY CMHC Commitments, Toronto Office (Units/Beds)

	<u>1986</u>	<u>1987</u>	<u>(\$ Volume)</u>
<u>Market Housing</u>			
NHA Mortgage Insurance (Private Market Housing)	9,278	6,295	(663.7m)
Federal Co-operative Housing Program (ILM (Index-Linked Mortgage) Co-op)	578	353	(n.a.)
<u>Social Housing</u>			
Non-Profit Housing Programs *	3,521	3,325	(269.9m)
Rent Supplement Program **	6	92	(n.a.)
Renovation Programs (RRAP-Residential Rehabilitation Assistance Program)	334	1,086	(6.4m)

* Figures include units built under the Municipal Non-Profit, Private Non-Profit, Federal/Provincial Non-Profit, Co-operative, Rural and Native, Urban Native, and On-Reserve housing programs.

** Figures refer to Rent Supplement units found in ILM Co-ops.

Much of CMHC's involvement in the Toronto Branch area can be classified as either market or social housing activity. Following this brief text, further information on CMHC's activity in these areas such as breakdowns of units by municipality can be found in Tables 3 through 8. Analysis and program delivery in the Toronto housing market area is complicated by sheer volume and sharp market segmentation owing to representation of virtually every housing type and tenure.

1987 MARKET HOUSING ACTIVITY

The Toronto Branch largely concentrates on two market housing activities, the provision of mortgage insurance and the creation of housing units under the Federal Co-operative Housing Program.

NHA Mortgage Insurance:

CMHC's Toronto Office provided mortgage insurance for 6,295 private market housing units in 1987. Business improved over 1986 levels in the case of new condominiums and existing rentals but declined in all other areas due to steadily rising house prices in the Toronto market area. Carrying costs of high ratio mortgages became prohibitive for many purchasers who were then forced to seek alternative financing arrangements. Many of the sales taking place in 1987 had high equity positions.

CMHC's Mortgage-Backed Securities Program provided the Toronto Branch with about 22 percent of its existing singles business in 1987. Further improvement in this area is expected in 1988 as more lenders participate in the program.

Under Project 3000, a special provincial initiative, the Government of Ontario provides financial assistance to Non-Profit groups to acquire or construct housing suited to people with special needs. CMHC assists by providing mortgage insurance on the loans from approved lenders. In 1987, CMHC's Toronto Office insured mortgages on 25 projects totalling \$22.7 million. The operating costs of these projects are supported through provincial subsidies.

The figures outlined below refer to all commitments issued by the Toronto Office and include some projects in the Barrie, Peterborough, and Oshawa Office territories.

SUMMARY OF NHA INSURANCE ACTIVITY

CMHC Commitments, Toronto Office

<u>Unit Type</u>	1986		1987	
	<u>New</u>	<u>Existing</u>	<u>New</u>	<u>Existing</u>
Homeowner	437	7,903	519	4,952
Rental	631	307	455	396
Total	1,068	8,210	974	5,321

Federal Co-operative Housing Program:

The Federal Co-operative Housing Program introduced in 1986 provides cost effective housing and security of tenure for moderate income households unable to access homeownership. Under this program, CMHC insures Index-Linked Mortgages from approved lenders for up to 100 percent of eligible project costs. The federal government through CMHC also provides assistance to bridge the gap between economic costs and low-end market rents for each project. A total of 353 units in five projects were approved in 1987. The locations of these projects are given in Table 5.

1987 SOCIAL HOUSING ACTIVITY

The Toronto Branch is involved in a variety of social housing activities, primarily the Residential Rehabilitation Assistance Program, the Federal/Provincial Non-Profit Housing Program and the Rent Supplement Program. Other social housing projects where CMHC's Toronto Branch is involved include the Urban Native Housing Program and the Rural and Native Housing Program. Beginning in 1986, all federal support for social housing programs has been targetted to households in greatest need.

Residential Rehabilitation Assistance Program (RRAP):

RRAP is available to assist in the upgrading of substandard dwellings and to improve accessibility for disabled persons. Homeowners, landlords and natives on reserves are eligible to receive loans which may be partially forgivable depending on household income or in the case of landlords, adherence to approved rents. Loans and grants under the Homeowner Program assisted in the improvement of 333 dwelling units throughout the Toronto Office territory but primarily in the areas of Toronto, Scarborough and East York. Renovation loans for 568 units and 87 beds were approved under the Rental Program and 96 units were made more accessible for their disabled occupants. Over \$8.5 million was spent during 1987 to help Canadians households improve their living accommodations.

SUMMARY OF RRAP COMMITMENTS

CMHC, Toronto Office
(Units/Beds)

<u>Program Type</u>	<u>1986</u>		<u>1987</u>	
	<u>Units</u>	<u>Beds</u>	<u>Units</u>	<u>Beds</u>
Homeowner Urban	156	-	333	-
Homeowner Rural	1	-	-	-
Rental	6	90	568	87
Disabled	45	36	96	-
On-Reserve	-	-	2	-
Total	208	126	999	87

Federal/Provincial Non-Profit Housing Program:

The Federal/Provincial Non-Profit Housing Program operating since 1986 provides assistance to public and private corporations as well as non-profit continuing co-operative housing associations for the construction, acquisition and/or renovation of accommodation for households in need of adequate, affordable and suitable housing. The federal government through CMHC provides 60 percent of the assistance directed to households in need while the Province who has the lead role in delivering the program provides the remaining 40 percent. In the Toronto Branch territory a total of 58 loans, involving 3671 units were approved. This figure includes 2236 units for households in need of deep subsidies. The number of units approved by municipality is given in Table 7.

Rent Supplement Program:

The Rent Supplement Program assists eligible households paying their rent. Units can be leased by the government from both private and public landlords for this purpose. CMHC provided rent supplements to 92 households residing in projects built under the Federal Co-operative Housing Program (i.e., 92 of the 353 units).

OTHER SOCIAL HOUSING PROGRAMS

Urban Native Housing Program:

The Urban Native Housing Program is identical to the Federal/Provincial Non-Profit Housing Program but strictly helps Native households in need obtain affordable, adequate and suitable rental housing. CMHC insures loans made by approved lenders for up to 100 percent of capital costs. In addition, CMHC provides an annual subsidy totalling the difference between annual operating costs and project revenues. A total of 69 scattered units within Peterborough and Toronto were approved in 1987.

Rural and Native Housing Program:

The Rural and Native Housing Program is designed to provide modest, well constructed housing for rural and native households in specifically designated areas. Low income families unable to afford conventional financing yet demonstrating the ability and budgetary discipline to maintain a house (including making mortgage payments on a geared-to-income basis) may qualify for the program. All housing units under this program were delivered by the Peterborough and Barrie Offices.

Table 1
SUPPLY OF NEW HOUSING BY MARKET AREA, 1987
CMHC, Toronto Branch

	OWNERSHIP					RENTAL		ASSISTED		ASSISTED		TOTAL
	FREEHOLD		CONDOMINIUM		PRIVATE			PUBLIC				
	SINGLE	DOUBLE	ROW	ROW	APT	ROW	APT	ROW	APT	ROW	APT	
<u>TORONTO CITY</u>												
- STARTS	106	126	32	-	2041	-	628	129	204	-	303	3569
- UNDER CONSTRUCTION	55	44	22	-	2701	-	1053	129	204	-	295	4503
- COMPLETIONS	103	132	20	53	2058	3	170	-	321	-	501	3361
- SUPPLY	64	48	92	-	3738	-	1073	129	381	-	423	5948
- ABSORBED	102	135	21	59	2142	3	178	-	321	-	501	3462
<u>ETOBICOKE</u>												
- STARTS	138	2	79	-	980	-	4	-	-	-	-	1203
- UNDER CONSTRUCTION	56	2	-	-	980	-	4	-	-	-	-	1042
- COMPLETIONS	132	4	-	79	243	-	6	-	-	-	-	464
- SUPPLY	59	4	-	-	2085	-	4	19	263	-	-	2434
- ABSORBED	138	5	6	79	303	-	6	-	-	-	-	537
<u>SCARBOROUGH</u>												
- STARTS	934	2	23	-	1233	-	224	177	85	-	150	2828
- UNDER CONSTRUCTION	560	2	23	-	1236	-	462	177	85	-	150	2695
- COMPLETIONS	1080	2	53	-	504	-	-	-	119	-	-	1758
- SUPPLY	663	2	23	-	2371	-	598	177	319	-	150	4303
- ABSORBED	1090	2	53	-	504	-	-	-	119	-	-	1768
<u>YORK CITY</u>												
- STARTS	23	16	-	-	127	-	-	-	-	-	210	376
- UNDER CONSTRUCTION	10	6	-	-	127	-	-	-	-	-	210	353
- COMPLETIONS	22	20	-	-	170	-	9	-	-	-	-	221
- SUPPLY	16	10	-	-	127	-	-	-	-	-	210	363
- ABSORBED	23	17	-	-	180	-	9	-	-	-	-	229
<u>EAST YORK</u>												
- STARTS	20	2	-	-	104	-	-	-	-	-	219	345
- UNDER CONSTRUCTION	10	2	-	-	107	-	-	-	-	-	219	338
- COMPLETIONS	21	-	-	-	-	-	-	-	-	-	-	21
- SUPPLY	10	2	-	-	107	-	-	-	-	-	219	338
- ABSORBED	22	-	-	-	-	-	-	-	-	-	-	22
<u>NORTH YORK</u>												
- STARTS	376	6	-	-	2409	-	-	252	-	-	-	3043
- UNDER CONSTRUCTION	265	6	-	-	2137	-	272	356	-	-	-	3036
- COMPLETIONS	316	2	-	-	630	-	-	160	-	-	-	1108
- SUPPLY	281	6	-	-	2212	6	272	356	-	-	-	3133
- ABSORBED	334	2	-	-	572	-	9	160	-	-	-	1077
<u>METRO TORONTO</u>												
- STARTS	1597	154	134	-	6894	-	856	558	289	-	882	11364
- UNDER CONSTRUCTION	956	62	45	-	7288	-	1791	662	289	-	874	11967
- COMPLETIONS	1674	160	73	132	3605	3	185	160	440	-	501	6933
- SUPPLY	1093	72	115	-	10640	6	1947	681	963	-	1002	16519
- ABSORBED	1709	161	80	138	3701	3	202	160	440	-	501	7095

TABLE 1

SUPPLY OF NEW HOUSING BY MARKET AREA, 1987
CMHC, Toronto Branch

	OWNERSHIP						ASSISTED		ASSISTED		TOTAL	
	FREEHOLD			CONDOMINIUM		RENTAL	PRIVATE		PUBLIC			
	SINGLE	DOUBLE	ROW	ROW	APT		ROW	APT	ROW	APT		
<u>AURORA</u>												
- STARTS	558	-	-	-	150	-	-	107	-	-	-	815
- UNDER CONSTRUCTION	278	-	-	-	150	-	-	107	-	-	-	535
- COMPLETIONS	685	-	-	-	-	-	2	-	-	-	-	687
- SUPPLY	516	-	-	-	150	-	-	107	-	-	-	773
- ABSORBED	686	-	-	-	-	-	2	-	-	-	-	688
<u>EAST GWILLIMBURY</u>												
- STARTS	482	-	-	-	-	-	-	-	-	-	-	482
- UNDER CONSTRUCTION	187	-	-	-	-	-	-	-	-	-	-	187
- COMPLETIONS	508	-	-	-	28	-	-	-	-	-	-	536
- SUPPLY	212	-	-	-	-	-	-	-	-	-	-	212
- ABSORBED	504	-	-	-	28	-	-	-	-	-	-	532
<u>KING TWP.</u>												
- STARTS	196	-	-	-	-	-	-	-	-	-	-	196
- UNDER CONSTRUCTION	202	-	-	-	-	-	-	-	-	-	-	202
- COMPLETIONS	129	-	-	-	-	-	-	-	-	-	-	129
- SUPPLY	248	-	-	-	-	-	-	-	-	-	-	248
- ABSORBED	129	-	-	-	-	-	-	-	-	-	-	129
<u>MARKHAM</u>												
- STARTS	3475	-	-	-	284	-	-	-	-	-	-	3859
- UNDER CONSTRUCTION	2134	-	-	-	284	-	-	-	-	-	-	2418
- COMPLETIONS	2405	-	-	-	144	-	122	-	-	-	-	2671
- SUPPLY	2234	-	-	-	284	-	-	-	96	-	-	2614
- ABSORBED	2402	-	-	-	144	-	122	-	-	-	-	2668
<u>NEWMARKET</u>												
- STARTS	729	-	-	-	126	-	-	-	-	-	-	855
- UNDER CONSTRUCTION	545	-	-	-	126	-	-	-	-	-	-	671
- COMPLETIONS	521	-	-	-	111	-	-	-	-	-	-	632
- SUPPLY	552	-	-	-	126	-	-	-	-	-	-	678
- ABSORBED	521	-	-	-	111	-	-	-	-	-	-	632
<u>RICHMOND HILL</u>												
- STARTS	2423	-	-	66	1126	-	-	28	125	-	-	3768
- UNDER CONSTRUCTION	1395	-	-	19	872	-	-	28	-	-	-	2314
- COMPLETIONS	1805	-	-	47	669	-	-	-	275	-	-	2796
- SUPPLY	1519	-	-	41	966	-	-	28	-	-	-	2554
- ABSORBED	1791	-	-	25	575	-	-	-	275	-	-	2666

TABLE 1

SUPPLY OF NEW HOUSING BY MARKET AREA, 1987
CMHC, Toronto Branch

	OWNERSHIP						ASSISTED		ASSISTED		TOTAL	
	FREEHOLD			CONDOMINIUM		RENTAL		PRIVATE		PUBLIC		
	SINGLE	DOUBLE	ROW	ROW	APT	ROW	APT	ROW	APT	ROW		APT
VAUGHAN												
- STARTS	3088	-	-	-	494	-	-	-	-	-	-	3582
- UNDER CONSTRUCTION	2440	-	-	28	613	-	-	-	-	-	-	3081
- COMPLETIONS	3324	-	-	-	360	-	-	-	-	-	-	3684
- SUPPLY	3348	-	-	28	693	-	-	-	113	-	-	4182
- ABSORBED	3320	-	-	-	280	-	-	-	-	-	-	3600
WHITCHURCH/STOUFFVILLE												
- STARTS	302	-	-	-	-	-	-	-	-	-	-	302
- UNDER CONSTRUCTION	133	-	-	-	-	-	-	-	-	-	-	133
- COMPLETIONS	412	-	26	-	-	-	-	-	-	-	-	438
- SUPPLY	152	-	3	-	-	-	-	-	-	-	-	155
- ABSORBED	414	-	23	-	-	-	-	-	-	-	-	437
GEORGINA TWP												
- STARTS	337	4	-	-	-	-	52	-	-	-	-	393
- UNDER CONSTRUCTION	103	-	-	-	-	-	52	-	-	-	-	155
- COMPLETIONS	363	4	-	-	-	-	-	-	-	-	-	367
- SUPPLY	115	-	-	-	-	-	52	44	24	-	-	235
- ABSORBED	359	4	-	-	-	-	-	-	-	-	-	363
GEORGINA ISLAND RESERVE												
- STARTS	2	-	-	-	-	-	-	-	-	-	-	2
- UNDER CONSTRUCTION	2	-	-	-	-	-	-	-	-	-	-	2
- COMPLETIONS	2	-	-	-	-	-	-	-	-	-	-	2
- SUPPLY	2	-	-	-	-	-	-	-	-	-	-	2
- ABSORBED	2	-	-	-	-	-	-	-	-	-	-	2
YORK REGION												
- STARTS	11592	4	-	66	2180	-	52	135	125	-	-	14154
- UNDER CONSTRUCTION	7419	-	-	47	2045	-	52	135	-	-	-	9698
- COMPLETIONS	10154	4	26	47	1312	-	124	-	275	-	-	11942
- SUPPLY	8898	-	3	69	2219	-	52	179	233	-	-	11653
- ABSORBED	10128	4	23	25	1138	-	124	-	275	-	-	11717

TABLE 1

SUPPLY OF NEW HOUSING BY MARKET AREA, 1987
CMHC, Toronto Branch

	OWNERSHIP						ASSISTED		ASSISTED		TOTAL	
	FREEHOLD			CONDOMINIUM		RENTAL		PRIVATE		PUBLIC		
	SINGLE	DOUBLE	ROW	ROW	APT	ROW	APT	ROW	APT	ROW		APT
<u>BRAMPTON</u>												
- STARTS	2245	46	392	-	697	-	-	-	-	-	103	3483
- UNDER CONSTRUCTION	1313	36	281	-	697	-	-	-	-	-	184	2511
- COMPLETIONS	2394	12	207	107	519	-	-	-	-	45	98	3382
- SUPPLY	1416	37	288	18	934	-	-	-	-	-	184	2877
- ABSORBED	2368	11	200	89	296	-	-	-	-	45	98	3107
<u>CALEDON</u>												
- STARTS	594	2	-	-	-	-	-	-	-	-	-	596
- UNDER CONSTRUCTION	229	-	-	-	-	-	-	-	-	-	-	229
- COMPLETIONS	650	2	-	-	-	-	-	-	-	-	-	652
- SUPPLY	259	-	-	-	-	-	-	-	-	-	-	259
- ABSORBED	650	2	-	-	-	-	-	-	-	-	-	652
<u>MISSISSAUGA</u>												
- STARTS	4681	68	273	412	1892	66	448	-	-	-	265	8105
- UNDER CONSTRUCTION	2642	16	197	323	1892	7	448	-	-	-	265	5790
- COMPLETIONS	4777	72	190	441	150	59	139	-	-	-	41	5869
- SUPPLY	2905	17	251	343	1892	14	511	-	-	-	265	6198
- ABSORBED	4636	75	140	459	150	52	76	-	-	-	41	5629
<u>PEEL REGION</u>												
- STARTS	7520	116	665	412	2589	66	448	-	-	-	368	12184
- UNDER CONSTRUCTION	4184	52	478	323	2589	7	448	-	-	-	449	8530
- COMPLETIONS	7821	86	397	548	669	59	139	-	-	45	139	9903
- SUPPLY	4580	54	539	361	2826	14	511	-	-	-	449	9334
- ABSORBED	7654	88	340	548	446	52	76	-	-	45	139	9388

TABLE 1

SUPPLY OF NEW HOUSING BY MARKET AREA, 1987
CMHC, Toronto Branch

	OWNERSHIP						ASSISTED		ASSISTED		TOTAL	
	FREEHOLD			CONDOMINIUM		RENTAL		PRIVATE		PUBLIC		
	SINGLE	DOUBLE	ROW	ROW	APT	ROW	APT	ROW	APT	ROW		APT
<u>HALTON HILLS</u>												
- STARTS	70	28	-	22	-	-	-	-	-	-	-	120
- UNDER CONSTRUCTION	51	-	-	22	-	-	-	-	-	-	-	73
- COMPLETIONS	91	34	-	-	-	-	-	-	-	-	-	125
- SUPPLY	60	-	-	22	-	-	-	-	-	-	-	82
- ABSORBED	91	34	-	-	-	-	-	-	-	-	-	125
<u>MILTON</u>												
- STARTS	90	-	-	-	-	-	10	-	-	-	-	100
- UNDER CONSTRUCTION	57	-	-	-	-	-	7	-	-	-	-	64
- COMPLETIONS	83	-	-	-	-	-	7	-	-	-	-	90
- SUPPLY	59	-	-	-	-	-	7	-	-	-	-	66
- ABSORBED	83	-	-	-	-	-	7	-	-	-	-	90
<u>OAKVILLE</u>												
- STARTS	2344	86	303	-	207	156	12	-	-	-	-	3108
- UNDER CONSTRUCTION	1006	10	247	-	207	70	12	-	-	-	-	1552
- COMPLETIONS	2423	164	230	-	48	115	14	-	-	-	-	2994
- SUPPLY	1271	40	294	-	207	83	12	-	-	-	-	1907
- ABSORBED	2412	152	196	-	120	102	14	-	-	-	-	3006
<u>PT. HALTON REGION *</u>												
- STARTS	2504	114	303	22	207	156	22	-	-	-	-	3328
- UNDER CONSTRUCTION	1114	10	247	22	207	70	19	-	-	-	-	1689
- COMPLETIONS	2597	198	230	-	48	115	21	-	-	-	-	3209
- SUPPLY	1390	40	294	22	207	83	19	-	-	-	-	2055
- ABSORBED	2586	186	196	-	130	102	21	-	-	-	-	3221

* Figures exclude Burlington.

TABLE 1

SUPPLY OF NEW HOUSING BY MARKET AREA, 1987
CMHC, Toronto Branch

	OWNERSHIP					RENTAL		ASSISTED PRIVATE		ASSISTED PUBLIC		TOTAL
	FREEHOLD			CONDOMINIUM		ROW	APT	ROW	APT	ROW	APT	
	SINGLE	DOUBLE	ROW	ROW	APT							
<u>TORONTO OFFICE</u>												
- STARTS	23213	388	1102	500	11870	222	1378	693	414	-	1250	41030
- UNDER CONSTRUCTION	13673	124	770	392	12129	77	2310	797	289	-	1323	31884
- COMPLETIONS	22246	448	726	727	5634	177	469	160	715	45	640	31987
- SUPPLY	15961	166	951	452	15892	103	2529	860	1196	-	1451	39561
- ABSORBED	22077	439	639	711	5415	157	423	160	715	45	640	31421
<u>BARRIE OFFICE</u>												
- STARTS	3378	30	26	226	265	65	245	50	-	25	-	4310
- UNDER CONSTRUCTION	1294	32	47	161	281	60	157	50	-	-	-	2082
- COMPLETIONS	3147	18	8	246	79	87	235	-	-	25	-	3845
- SUPPLY	1462	32	47	161	297	60	168	50	-	-	-	2277
- ABSORBED	3058	18	8	246	67	87	224	-	-	25	-	3733
<u>OSHAWA OFFICE</u>												
- STARTS	6461	440	257	70	554	-	226	160	166	44	70	8448
- UNDER CONSTRUCTION	2621	353	185	62	519	-	195	68	148	44	70	4265
- COMPLETIONS	6449	385	72	26	133	141	305	92	110	43	-	7756
- SUPPLY	3223	390	208	62	604	-	216	68	148	44	70	5033
- ABSORBED	6386	362	54	26	133	141	284	92	110	43	-	7631
<u>PETERBOROUGH OFFICE</u>												
- STARTS	1609	78	-	78	111	-	179	-	102	113	-	2270
- UNDER CONSTRUCTION	712	49	-	60	72	-	101	-	102	113	-	1209
- COMPLETIONS	1405	45	-	38	83	8	328	80	-	-	-	1987
- SUPPLY	798	51	-	75	119	-	192	-	102	223	-	1560
- ABSORBED	1389	46	-	33	58	8	302	80	-	9	-	1925
<u>TORONTO BRANCH</u>												
- STARTS	34661	936	1385	874	12800	287	2028	903	682	182	1320	56058
- UNDER CONSTRUCTION	18300	558	1002	675	13001	137	2763	915	539	157	1393	39440
- COMPLETIONS	33247	896	806	1037	5929	413	1337	332	825	113	640	45575
- SUPPLY	21444	639	1206	750	16912	163	3105	978	1446	267	1521	48431
- ABSORBED	32910	865	701	1016	5673	393	1233	332	825	122	640	44710

NOTE: Starts - Total for the Year
Under Construction - Figures at Year End
Completions - Total for the Year
Supply - Addition of pending starts, under construction and completed but not occupied at Year End
Absorbed - Total for the Year

TABLE 2
HOUSING STARTS*
TORONTO CENSUS METROPOLITAN AREA
1957 - 1987

<u>YEAR</u>	<u>SINGLE</u>	<u>SEMI</u>	<u>ROW</u>	<u>APT</u>	<u>TOTAL</u>
1957	7817	1674	-	8064	17555
1958	10265	1662	-	12877	24804
1959	6957	1607	-	10304	18868
1960	4201	1410	79	8582	14272
1961	4300	1595	136	11619	17650
1962	5827	1852	843	8024	16546
1963	7947	2490	1350	11636	23423
1964	8014	2392	1704	16700	28810
1965	7101	1985	2289	21131	32506
1966	7246	1732	1646	11531	22155
1967	6789	2067	1970	21212	32038
1968	5555	1745	2280	28195	37775
1969	5782	2535	1838	21719	31874
1970	3249	1862	1906	23504	30521
1971	6245	3510	2218	21190	33163
1972	9101	5484	3537	20573	38695
1973	8039	3857	5927	19874	37697
1974	5928	2552	4071	16847	29398
1975	7210	3598	4744	10777	26329
1976	6216	2205	7462	9672	25555
1977	5472	4086	6081	12279	27918
1978	6257	2900	4401	12493	26051
1979	7421	4873	3070	6022	21386
1980	7547	3194	2279	7184	20204
1981	12543	3398	2455	7737	26133
1982	8762	798	1531	7973	19064
1983	15153	294	1054	8770	25271
1984	13910	242	1039	4029	19220
1985	18777	446	924	7131	27278
1986	25129	466	1553	7438	34536
1987	27825	738	2599	15356	46518

* Figures correspond to varying definitions of the Toronto CMA over time.

TABLE 3: NHA COMMITMENTS, 1987
CMHC, Toronto Branch

MARKET AREA	MARKET HOUSING				S O C I A L H O U S I N G							Total Units
	NHA Insured Lending				Federal/Provincial				FEDERAL			
	Home- Owner	Rental	Project 3000	Co-op ILM	Non Profit Hsg.			Rent Supp.	Rural Native	Urban Native	On Re serve	
					Munic	Priv.	Co-op					
TORONTO CITY												
New	13	5			110	604	119					851
Existing	752	56	111			22		19		49		1009
TOTAL	765	61	111		110	626	119	19		49		1860
ETOBICOKE												
New	9						282	1				292
Existing	313	5				5						323
TOTAL	322	5				5	282	1				615
SCARBOROUGH												
New	9			126		170						305
Existing	594	18	5			20						637
TOTAL	603	18	5	126		190						942
YORK CITY												
New	2					202						204
Existing	55	4				9						68
TOTAL	57	4				211						272
EAST YORK												
New								10				10
Existing	90	2						-				92
TOTAL	90	2						10				102
NORTH YORK												
New	2				130	164	83	1				380
Existing	457	17	18			24						516
TOTAL	459	17	18		130	188	83	1				896
METRO TORONTO												
New	35	5		126	240	1140	484	12				2042
Existing	2261	102	134			80		19		49		2645
TOTAL	2296	107	134	126	240	1220	484	31		49		4687

TABLE 3: NHA COMMITMENTS, 1987
CMHC, Toronto Branch

MARKET AREA	MARKET HOUSING				S O C I A L H O U S I N G							Total Units
	NHA Insured Lending				Federal/Provincial			FEDERAL				
	Home- Owner	Rental	Project 3000	Co-op ILM	Non Profit Hsg.			Rent Supp.	Rural Native	Urban Native	On Re serve	
					Munic	Priv.	Co-op					
AURORA												
New	10											10
Existing	27	1										28
TOTAL	37	1										38
MARKHAM												
New	13					96						109
Existing	135	2										137
TOTAL	148	2				96						246
NEWMARKET												
New	8											8
Existing	89	17										106
TOTAL	97	17										114
RICHMOND HILL												
New	16											16
Existing	45	1										46
TOTAL	61	1										62
VAUGHAN												
New	15		113									128
Existing	40											40
TOTAL	55		113									168
OTHER AREAS												
New	29	108		41			68					246
Existing	355	18							7			380
TOTAL	384	126		41			68		7			626
YORK REGION												
New	91	108	113	41		96	68					517
Existing	691	39							7			737
TOTAL	782	147	113	41		96	68		7			1254

TABLE 3: NHA COMMITMENTS, 1987
CMHC, Toronto Branch

MARKET AREA	MARKET HOUSING				S O C I A L H O U S I N G							Total Units
	NHA Insured Lending				Federal/Provincial			FEDERAL				
	Home- Owner	Rental	Project 3000	Co-op ILM	Non Profit Hsg.			Rent Supp.	Rural Native	Urban Native	On Re serve	
					Munic	Priv.	Co-op					
BRAMPTON												
New	63				103							166
Existing	760	17										777
TOTAL	823	17			103							943
CALEDON												
New	9											9
Existing	40	2										42
TOTAL	49	2										51
MISSISSAUGA												
New	262	342	8		418							1030
Existing	898	140										1038
TOTAL	1160	482	8		418							2068
PEEL REGION												
New	334	342	8		521							1205
Existing	1698	159										1857
TOTAL	2032	501	8		521							3062
HALTON HILLS												
New	17											17
Existing	78	1										79
TOTAL	95	1										96
MILTON												
New	2											2
Existing	59											59
TOTAL	61											61
OAKVILLE												
New	40											40
Existing	138	6										144
TOTAL	178	6										184
HALTON REGION (PART) *												
New	59											59
Existing	275	7										282
TOTAL	334	7										341

* Figures exclude Burlington. Information on Burlington can be found in the Hamilton Office Year End Review.

TABLE 3: NHA COMMITMENTS, 1987
CMHC, Toronto Branch

MARKET AREA	MARKET HOUSING				S O C I A L H O U S I N G							Total Units
	NHA Insured Lending				Federal/Provincial				FEDERAL			
	Home- Owner	Rental	Project 3000	Co-op ILM	Non Profit Hsg.			Rent Supp.	Rural Native	Urban Native	On Re serve	
					Munic	Priv.	Co-op					
BARRIE CITY												
New					100							100
Existing			10									10
TOTAL			10		100							110
HUNTSVILLE												
New						40						40
Existing												
TOTAL						40						40
BARRIE OTHER												
New				94				2			6	102
Existing		27	20									47
TOTAL		27	20	94				2			6	149
Issued by BARRIE OFFICE*												
New	246	3										
Existing	1446	37										
TOTAL	1692	40										
OSHAWA CITY												
New				92	80			20				192
Existing			42									42
TOTAL			42	92	80			20				234
PICKERING												
New							75					75
Existing												
TOTAL							75					75
OSHAWA OTHER												
New								19				19
Existing			6		16							22
TOTAL			6		16			19				41
Issued by OSHAWA OFFICE*												
New	278											
Existing	1344											
TOTAL	1622											

* The geographic distribution of approvals issued by these offices can be found in their individual Year End Reviews.

TABLE 3: NHA COMMITMENTS, 1987
CMHC, Toronto Branch

MARKET AREA	MARKET HOUSING				S O C I A L H O U S I N G							Total Units
	NHA Insured Lending				Federal/Provincial				FEDERAL			
	Home- Owner	Rental	Project 3000	Co-op ILM	Non Profit Hsg.			Rent Supp.	Rural Native	Urban Native	On Re serve	
					Munic	Priv.	Co-op					
PETERBOROUGH												
New						110	80	16				206
Existing			6							20		26
TOTAL			6			110	80	16		20		232
COBOURG												
New			36			42						78
Existing												
TOTAL			36			42						78
PORT HOPE												
New					30							30
Existing												
TOTAL					30							30
PETERBOROUGH OTHER												
New			41									41
Existing		62										62
TOTAL		62	41									103
Issued By PETERBOROUGH* OFFICE												
New	159											
Existing	1222	74										
TOTAL	1381	74										
ORANGEVILLE												
New								4				4
Existing												
TOTAL								4				4
TORONTO BRANCH **												
New	1202	458	157	353	1012	1428	707	73			6	5396
Existing	8937	507	218		16	80		19	7	69		9853
TOTAL	10139	965	375	353	1028	1508	707	92	7	69	6	15249

* The geographic distribution of approvals issued by the Peterborough Office can be found in its own Year End Review.

** Figures include approvals by all four Offices.

TABLE 4
FEDERAL CO-OPERATIVE HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Municipality)

MUNICIPALITY	No. of Units		# PROJECTS
	NEW	EXISTING	
SCARBOROUGH	126	-	1
GEORGINA TWP.	41		1
OSHAWA	92		1
ANGUS	44		2
MIDLAND	50		1
TOTALS	353	-	6

TABLE 5
FEDERAL CO-OPERATIVE HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Location)

PROJECT	LOCATION	# OF UNITS
Rouge Valley Co-operative (new/family)	1097 Neilson Road Scarborough, Ontario	126
Jackson's Point Co-operative (new/family)	Dalton and Metro Road Jackson's Point, Ontario	41
Rossland Ridge Co-operative (new/family)	899 Rossland Road Oshawa, Ontario	92
Angus Co-operative (new/family) Phase I	River Street Angus, Ontario	30
Angus Co-operative (new/family) Phase II	Centre Street Angus, Ontario	14
Midland Mountainview Family Co-operative (new/family)	King Street Midland, Ontario	50

TABLE 6: RRAP COMMITMENTS, 1987
CMHC, Toronto Branch

Market Area	Urban Areas					RRAP Disabled (Direct)	
	Homeowner		Landlord			(\$000)	Units
	(\$000)	Units	(\$000)	Units	Beds		
Toronto City	441	106	1754	168	87	73	17
Etobicoke	31	12	0	0	0	33	7
Scarborough	274	77	2992	400	0	81	25
York City	27	7	0	0	0	14	3
East York	319	84	0	0	0	21	5
North York	76	21	0	0	0	85	20
Metro. Toronto	1168	307	4746	568	87	307	77
Aurora	0	0	0	0	0	5	1
E. Gwillimbury	0	0	0	0	0	0	0
King	0	0	0	0	0	0	0
Markham	0	0	0	0	0	3	1
Newmarket	10	3	0	0	0	0	0
Richmond Hill	0	0	0	0	0	0	0
Vaughan	0	0	0	0	0	8	2
Georgina Twp.	38	10	0	0	0	0	0
Georgina Island	10	2 *	0	0	0	0	0
Whitch./Stouff.	0	0	0	0	0	0	0
York Region	58	15	0	0	0	16	4
Mississauga	16	7	0	0	0	28	11
Brampton	1	0	0	0	0	5	1
Caledon	4	1	0	0	0	5	2
Halton Hills	4	2	0	0	0	0	0
Milton	20	3	0	0	0	0	0
Oakville	0	0	0	0	0	5	1
TOTAL OFFICE	1271	** 335	4746	568	87	366	96

* On-Reserve Units

** Includes 2 On-Reserve Units

TABLE 7
FEDERAL/PROVINCIAL NON-PROFIT HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Municipality)

MUNICIPALITY	No. of Units	# PROJECTS
TORONTO	904	15
ETOBICOKE	287	3
SCARBOROUGH	316	5
YORK CITY	211	3
NORTH YORK	401	8
METRO TORONTO	2119	34
VAUGHAN	96	1
GEORGINA TWP.	109	2
YORK REGION	205	3
BRAMPTON	103	1
MISSISSAUGA	418	2
PEEL REGION	521	3
OSHAWA	172	2
PICKERING	75	1
BROCK TWP.	16	1
PETERBOROUGH	210	3
COBOURG	42	1
PORT HOPE	30	1
KEENE	21	1
MILLBROOK	20	1
BARRIE CITY	100	2
ESSA TWP.	44	2
HUNTSVILLE	40	1
MIDLAND	50	1
CHRISTIAN ISLAND	6	1
TOTAL TORONTO BRANCH	3671	58

TABLE 8
FEDERAL/PROVINCIAL NON-PROFIT HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Location)

PROJECT NAME	ADDRESS	CLIENT GROUP	UNITS/BEDS NEW/EXISTING	BLDG: TYPE	APPLICANT TYPE
Supportive Hsg. Coalition of Metropolitan Toronto	41 Aldergrove Ave. Toronto	SP	4E/B	SEMI DET.	Private N/P
Hope Seniors Centre-Danforth c/o Hope United Church	2526-2534 Danforth Ave Toronto	SC	48N/U	APT.	Private N/P
Supportive Housing Coalition of Metropolitan Toronto	38 Mackenzie Cres. Toronto	SP	5E/B	SEMI DET.	Private N/P
Y.W.C.A. of Metropolitan Toronto	610 Eastern Ave. & 15 Pape Ave. Toronto	SP	77N/U	APT.	Private N/P
Supportive Housing Coalition of Metropolitan Toronto	88 Laws Street Toronto	SP	5E/B	SINGLE	Private N/P
Harbour Channel Housing Co-op Inc.	633 Lakeshore Blvd. W. Toronto	FA	119N/U	APT.	N/P Co-op
Metropolitan Toronto Assoc. for Community Living	5&7 Quarry Court Toronto	SP	8E/B	SEMI DET.	Private N/P
Metropolitan Toronto Housing Development Corp.	3197 Yonge Street Toronto	SC	110N/U	APT.	Municipal N/P
Anglican Houses Good Samaritan	790 Queen Street, West Toronto	SP	50N/B	HOSTEL	Private N/P
Terra Bella N/P Housing Corp. of Ontario	Shaw & Adelaide Sts. Toronto	FA	200N/U	APT.	Private N/P
Supportive Housing Coalition of Metropolitan Toronto	970-972 Eastern Avenue Toronto	SP	14N/U	APT.	Private N/P
Dorothy Klein Seniors Housing Inc.	660 Roselawn Avenue Toronto	SC	125N/U	APT.	Private N/P
Supportive Housing Coalition of Metropolitan Toronto	126-128 Coxwell Ave. Toronto	SP	14N/U	APT.	Private N/P
Loyola Arrupe Senior Citizens Apartments	Parkside Drive Toronto	SC	76N/U	APT.	Private N/P

TABLE 8
FEDERAL/PROVINCIAL NON-PROFIT HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Location)

PROJECT NAME	ADDRESS	CLIENT GROUP	UNITS/BEDS NEW/EXISTING	BLDG: TYPE	APPLICANT TYPE
Mimico Co-operative Homes Inc.	1 Summerhill Road Etobicoke	FA	172N/U	APT. & ROW	Co-op
Metropolitan Toronto Assoc. For the Mentally Retarded	2586 Lakeshore Blvd. W Etobicoke	SP	5E/B	SINGLE	Private N/P
John Garland & Martin Grove Road, Housing Co-op. Inc.	John Garland Blvd. Etobicoke	FA	110N/U	APT. & ROW	Co-op N/P
Metropolitan Toronto Assoc. For Mentally Retarded	47 Preston Street Scarborough	SP	4E/B	SINGLE	Private N/P
Metropolitan Toronto Assoc. For Mentally Retarded	31 Kidbrooke Crescent Scarborough	SP	8E/B	SINGLE	Private N/P
Metropolitan Toronto Assoc. For Mentally Retarded	57 Florens Avenue Scarborough	SP	8E/B	SINGLE	Private N/P
Jack Goodlad Senior Citizen Residences Corp.	3000 Lawrence Ave. E. Scarborough	SC	170N/U	APT.	Private N/P
Metropolitan Toronto Assoc. For Mentally Retarded	23 Buttonwood Avenue City of York	SP	4E/B	SINGLE	Private N/P
Metropolitan Toronto Assoc. For Mentally Retarded	43 South Station St. City of York	SP	5E/B	SINGLE	Private N/P
Lambton Villa Otthon	4062 Old Dundas St. City of York	FA	202N/U	ROW & APT.	Private N/P

TABLE 8
FEDERAL/PROVINCIAL NON-PROFIT HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Location)

PROJECT NAME	ADDRESS	CLIENT GROUP	UNITS/BEDS NEW/EXISTING	BLDG: TYPE	APPLICANT TYPE
The Reena Foundation	439 Wilson Avenue North York	SP	7E/B	SEMI DET.	Private N/P
The Reena Foundation	38 Clifton Avenue North York	SP	5E/B	SINGLE	Private N/P
The Reena Foundation	62 Garthdale Court North York	SP	7E/B	SINGLE	Private N/P
The Reena Foundation	21 Manadon Drive North York	SP	5E/B	SINGLE	Private N/P
Glen Gardens Housing Co-op Inc.	Jane St. & Frith Ave. North York	FA	83N/U	APT.	Co-op N/P
Metro Toronto Housing Development Corp.	Wilson Heights Blvd. North York	FA	40N/U	APT.	Municipal N/P
Metro Toronto Housing Development Corp.	20 Sanderling Place North York	SC	90N/U	APT.	Municipal N/P
B'Nai Brith Canada Senior Citizen Foundation	Bathurst Street North York	SC	164N/U	APT.	Private N/P
Thornhill St. Luke's Seniors Home Inc.	39 Green Lane Markham	SC	96N/U	APT.	Private N/P
Bethany Co-op Homes Inc.	Glenwoods Avenue Georgina Twp.	FA	68N/U	APT. & ROW	Co-op N/P
Peel Non-Profit Housing Corp.	Sirlou Drive Brampton	FA	103N/U	APT.	Municipal N/P
Peel Non-Profit Housing Corp.	20 Ceremonial Drive Mississauga	FA	180N/U	APT.	Municipal N/P
Peel Non-Profit Housing Corp.	Colonial Drive & The Collegeway, Mississauga	FA	238N/U	APT.	Municipal N/P

TABLE 8
FEDERAL/PROVINCIAL NON-PROFIT HOUSING PROGRAM APPROVALS, 1987
CMHC, Toronto Branch
(By Location)

PROJECT NAME	ADDRESS	CLIENT GROUP	UNITS/BEDS NEW/EXISTING	BLDG: TYPE	APPLICANT TYPE
Durham Region Non-Profit Housing Corp.	570-580 Beatrice Street Oshawa	FA	80N/U	ROW & APT.	Municipal N/P
Parkway Co-op Homes Inc.	Finch & Valley Farm Rd. Pickering	FA	75N/U	ROW	Co-op N/P
Durham Region Non-Profit Housing Corp.	28 Queen Street Brock Twp.	FA	16N&E	APT.	Municipal N/P
Barrie Municipal Non-Profit Housing Corp.	Golfdale Road Barrie	FA	50N/U	APT.	Municipal N/P
Barrie Municipal Non-Profit Housing Corp.	Essa Road Barrie	FA	50N/U	APT.	Municipal N/P
Huntsville Legion Senior Manor	Elliot & Walter Street Huntsville	SC	40N/U	APT.	Private N/P
Sunshine Homes Non-Profit Inc.	Stewart & Otonabee Drs. Peterborough	FA	110N/U	ROW	Private N/P
Leta Brownscombe Co-op Homes Inc.	Milroy & Sanderson Peterborough	FA	80N/U	ROW & APT.	Co-op N/P
Cobourg Non-Profit Housing Corp.	350 Alexander Drive Cobourg	FA & SC	42N/U	ROW.	Private NP
Port Hope Municipal N/P Housing "Fairview Estates"	McCaul Street Port Hope	FA	30N/U	ROW	Municipal N/P
Otonabee Municipal Non-Profit Housing Corp. "Keene Court"	Short Street Village of Keene	SC	21N/U	APT.	Municipal N/P
Mill Brook Municipal N/P Housing Corp.	2 Hutchinson Street Millbrook	SC	20N/U	APT.	Municipal N/P

**CMHC LIST OF OFFICES
IN
ONTARIO REGION**

1988-03-02

OFFICES	MANAGER	TELEPHONE NO.	TOLL FREE	CIVIC ADDRESS	MAILING ADDRESS
OSHAWA	G. Fairfax	(416) 571-3200	1-800-263-7911	Ste. 200, 2 Simcoe St. S., OSHAWA, Ontario.	P.O. Box 890, OSHAWA, Ontario. L1H 7N1
OTTAWA	W.J. Markey	(613) 728-6884	1-800-267-5328	Carling Executive Park, 1565 Carling Avenue Suite 300, OTTAWA, Ontario.	P.O. Box 3516, Station C, OTTAWA, Ontario. K1Y 4G1
PETERBOROUGH	P. Filion	(705) 743-3584	1-800-461-7698	251 Charlotte Street, PETERBOROUGH, Ontario.	P.O. Box 689. PETERBOROUGH, Ontario. K9J 6Z8
SAULT STE. MARIE	G. P. Williams	(705) 759-1116	1-800-461-2219	Station Tower 2nd Floor, 421 Bay Street, SAULT STE. MARIE, Ontario.	P.O. Box 189, SAULT STE. MARIE, Ont. P6A 5L6
SUDBURY	L. Menard	(705) 675-2206	1-800-461-4085	Scotia Tower, Ste. 306, 30 Cedar Street, SUDBURY, Ontario.	P.O. Box 1300, SUDBURY, Ontario. P3E 4S7
THUNDER BAY	R.B. Fenlon	(807) 343-2010	1-800-465-3911	Royal Insurance Building Suite 200, 28 North Cumberland St. THUNDER BAY, Ontario.	P.O. Box 2026 Station "P" THUNDER BAY, Ontario. P7B 5E7
TIMMINS	R. Glaude	(705) 267-1112		119 Pine Street South, Room 212 TIMMINS, Ontario. P4N 2K3	Same as Civic Address
TORONTO	C. K. Holder	(416) 781-2451	1-800-387-8558	650 Lawrence Ave. West, TORONTO, Ontario. M6A 1B2	Same as Civic Address
WINDSOR	D. Copegog	(519) 256-8221	1-800-265-5889	Suite 410, 100 Ouellette Avenue, WINDSOR, Ontario. N9A 6T3	P. O. Box 240 Station A Windsor, Ontario N9A 6K7

**CMHC LIST OF OFFICES
IN
ONTARIO REGION**

1988-03-02

OFFICES	MANAGER	TELEPHONE NO.	TOLL FREE	CIVIC ADDRESS	MAILING ADDRESS
BARRIE	O. A. Strong	(705) 728-4811	1-800-461-1719	Civic Square Tower, Suite 701, 70 Collier Street, BARRIE, Ontario.	P.O. Box 578, BARRIE, Ontario. L4M 4V1
HAMILTON	Ms. N. M. Laver	(416) 572-2451	1-800-263-8366	Suite 202, 350 King Street East, HAMILTON, Ontario.	P.O. Box 56, HAMILTON, Ontario. L8N 3B1
KENORA	Ms. C. L. Shields Folster (807) 468-3464			Kenora Shoppers Mall Railway Street KENORA, Ontario.	P.O. Box 2860 KENORA, Ontario. P9N 3X8
KINGSTON	J. D. Ewart	(613) 545-8040	1-800-267-9442	Empire Life Bldg., Suite 402, 259 King Street East, KINGSTON, Ontario.	P.O. Box 730, KINGSTON, Ontario. K7L 4X6
KITCHENER	B. P. Hutchings	(519) 743-5264	1-800-265-2383	Commerce House, Suite 480 50 Queen Street N., KITCHENER, Ontario.	P.O. Box 2067, KITCHENER, Ontario. N2H 6K8
LONDON	D. R. Triebner	(519) 438-1731	1-800-265-1883	4th Floor, 285 King Street, LONDON, Ontario.	P.O. Box 2845, LONDON, Ontario. N6A 4H4
NORTH BAY	L. Levasseur	(705) 472-7750	1-800-461-6112	593 Main Street East, NORTH BAY, Ontario.	P.O. Box 1260, NORTH BAY, Ontario. P1B 8K5
ONT. REG. OFFICE General Manager	J. T. Lynch	(416) 495-2000		Suite E222, 2255 Sheppard Ave. East, WILLOWDALE, Ontario. M2J 4Y1	Same as Civic Address

